

THE AMERICAN Legion

Special Announcement



It Runs in the Family

Three Legionnaires who are also USAA members reflect on what it means to serve



149656-1213

Power of Three

THE MILITARY, THE AMERICAN LEGION AND USAA: HOW THREE TRADITIONS HAVE STRENGTHENED THE BONDS OF ONE FAMILY.

Love of country and a sense of responsibility. These are values that military parents instill in their children. They're also core tenets of The American Legion and USAA. It's no surprise that so many veterans go on to serve as Legionnaires and look to USAA for help with their financial futures.

Harlan Ochsenbein (center) understands the connection. He, his son Mark Ochsenbein (left), and his son-in-law Tommy Atwell (right) each answered the call to duty and then to membership. They've taken unique paths through the military and through life, but they've all arrived at the same conclusion — that a commitment to service brings families together and lasts through generations.



Mark
U.S. Army, 1977–1998

Harlan
U.S. Army, 1948–1951

Tommy
U.S. Navy, 1970–1974

It Runs in the Family.

THREE LEGIONNAIRES WHO ARE ALSO USAA MEMBERS REFLECT ON WHAT IT MEANS TO SERVE.

Harlan, Mark and Tommy exchange a few laughs as they gather inside American Legion Post 201 in Louisville, Kentucky. The three men are related, by blood or by marriage. But they also share in a bigger sense of family. They are forever connected by their military service and by their membership in two of America's foremost organizations serving veterans.

"I think it's so great that we have this connection in our family," says Mark. "We're able to give back and help people and also take advantage of some terrific services that benefit us as veterans."



Mark, who served 22 years in the Army as a Special Forces helicopter pilot, is now director of student services at Tennessee Tech University. He's active in The American Legion, directing the local American Legion Boys State program, and is a 36-year member of USAA.

It was Mark who turned his father and brother-in-law on to The American Legion, but it was the Ochsenbein family patriarch who first inspired Mark to serve. Harlan, 85, spent three years in the Army during the Korean conflict. His devotion to serving worthy causes has endured — through volunteerism and leadership in the Shriners, the Boy Scouts, his local government, the United Fund and now The American Legion.

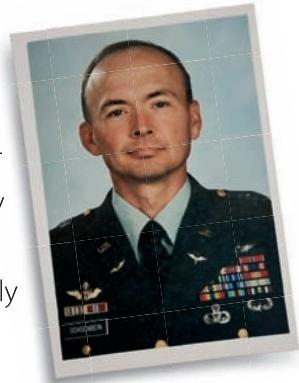
Tommy, Harlan's son-in-law, served in the Navy in the early '70s. His fondest memory: working with the USO to take orphans to the movies in Philadelphia. These days, he keeps his grandkids entertained.

"Now when we all get together, we have something to talk about other than arguing about politics!" says Tommy. "Mark and Harlan don't want to listen to an old Navy guy, but our membership in the Legion and USAA is something we all have in common."

RESPECT THEY'VE EARNED

It was no coincidence that the three Legionnaires also became members of USAA. Looking out for each other is what families do; if they know of a way to help, they don't keep it a secret.

"Mark told me that I needed to join USAA. When I had a bad experience with my former insurance company, I finally decided to make the call," Harlan recalls. "I immediately felt more comfortable with USAA — like they were concerned with my needs, not just trying to sell me something."



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"I didn't even know I was eligible," Tommy admits. "But when I called, I knew within five minutes that I was going to get my insurance through them. I felt like belonging to USAA was something I had earned the right to be a part of."

Continued on inside back cover



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Members of American Legion Post 1291 hand out flags on the street before their annual parade in Chinatown. Photo by Amy C. Elliott

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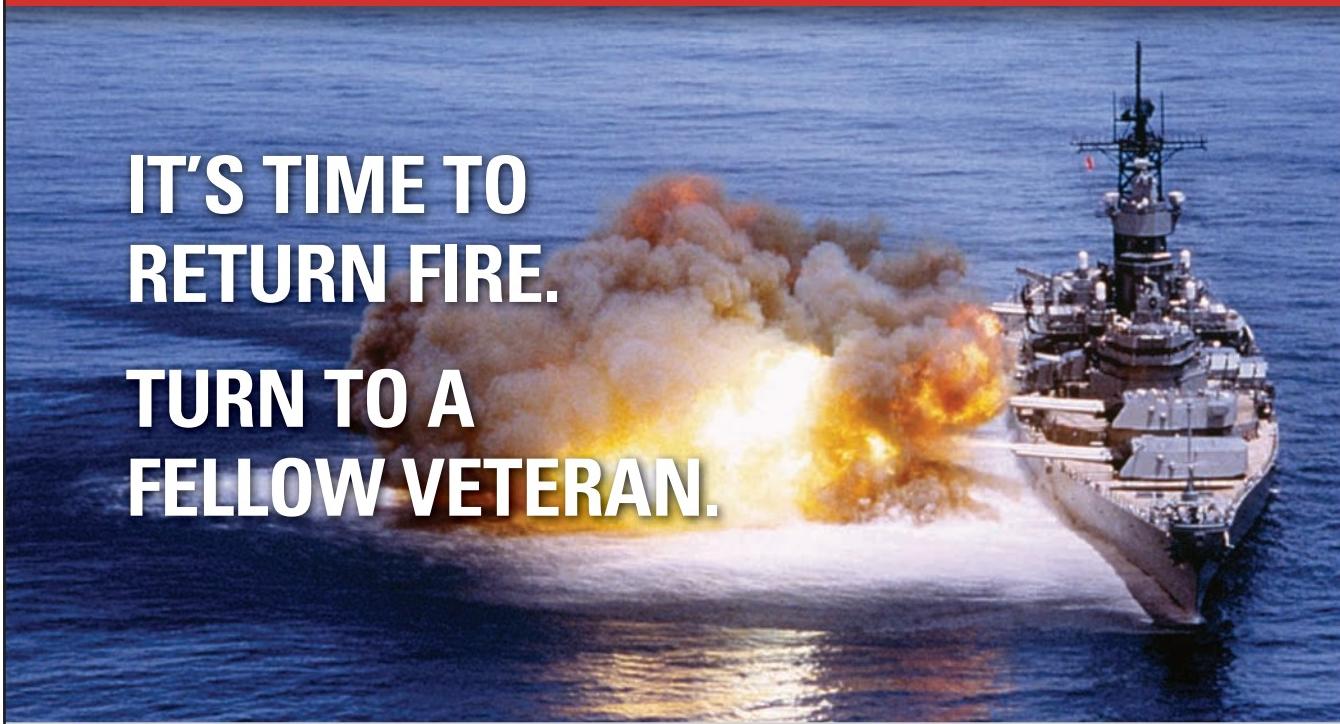
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'Thanksgiving in Grenada'

This article by Keith Nightingale (November) provided an excellent chronology of Urgent Fury. I returned to Grenada earlier this year and saw firsthand the appreciation the islanders still have for U.S. servicemembers who rescued them from the chaos of the communist coup. Not only are memorials found at the airport and St. George's University, but an abandoned building with pro-U.S. graffiti is still standing. Thirty years after the military operation, the people of Grenada still thank us for our service.

—Ken Close, Toledo, Ohio

My thanks to retired Col. Keith Nightingale for writing so eloquently. I remember that most of our mainstream media referred to the invasion as overkill or completely unnecessary. There is admittedly an argument for the former. But as for the latter, I believe the actions taken were necessary, if for no other reason than to restore a peaceful existence to the people of Grenada. Those people are obviously grateful, because for 30 years they have continued to give thanks to the United States. However, I am disappointed that I can't remember any thanks from the American students rescued.

—Ed Moffitt, Hackettstown, N.J.

We mourn our losses. Their sacrifices saved thousands from the planned violent expansion of communism. Grenada was the catalyst for superior future joint operations.

—David Cahn, Airmont, N.Y.

'How to End a War'

George J. Veith does a comprehensive job of reviewing the Vietnam War and comparing exit strategies with the situation in Afghanistan (November).



Corbis

However, he presents the current-day role of Pakistan as akin to U.S. relations with China and the USSR in the 1970s. The article completely ignores Afghanistan's western border with Iran, a country that will be emboldened to step into any power vacuum left by the U.S. departure. While Iran is no fan of the Taliban, we need to continue our diplomatic efforts with Tehran to ensure that its leaders do not take advantage of our reduced forces in the region.

—Bob Kovitz, Tucson, Ariz.

This article brought back some memories. During the Easter Offensive I was stationed in Phu Bai with the 138th Aviation Company (Radio Research), where one motto was, "Vanguard Airlines: We fly nowhere 24 hours a day." Even though our politicians said Afghanistan would not be another Vietnam, I knew it would be. George Veith's analysis and conclusions on how that war ended are both accurate and chilling. This time I hope the endgame works out better for everyone involved.

—Ray Bobek, Mesa, Ariz.

'Beyond All Expectations'

From the coverage of the 95th National Convention (November), the piece on David Bellavia and Vietnam veterans as the "greatest generation" was great. I was told many times that I am no veteran due to what happened – that only those from World War II are true veterans. I fought this after I was discharged from the Navy, and it's time to give not only Vietnam veterans thanks, but all veterans who served this country. It's long overdue. I'm in my 70s and glad I am still alive to see this.

– Roberto G. Garza, Shepherd, Texas

Civilian providers for VA overflow

Tom Philpott's article scares me to death (Veterans Update, November). Where it looks like VA is doing its best to take care of returning veterans, in truth it is dismantling its health-care system. As contracts take over, VA doesn't hire to back-fill openings. Soon it won't have staff. Then there will be no need for a facility, so it's moved to a community-based outpatient clinic (CBOC). Then services are consolidated to a larger facility, where the process starts again.

I'm now traveling 60 miles for care I used to receive a mile away as the VA Black Hills Health Care System tries to move the two VA hospitals in western South Dakota to three CBOCs. Mental health is offered only at the CBOC in Rapid City now. I have never heard of PC3 care, and as far as I know neither has anyone in eastern Wyoming, Montana, western North Dakota,

South Dakota, Nebraska or the Black Hills service area. Veterans who choose not to crowd up in big cities for a number of mental-health reasons are shuffled out into the cold in a system that only pushes papers.

– John E. Renstrom, Hot Springs, S.D.

The VA dental clinic in Memphis, Tenn., told me to contact a local dentist and ask the dentist to contact the VA business office. My representative contacted VA, which told him everything was taken care of. It had been: I paid more than \$4,000 for it.

– Ken Robinson, Gosnell, Ark.

Veteran status for Guard

Regarding the letters talking about "veteran" status for National Guard and reserve retirees (Vet Voice, November), I retired after 41 years with the National Guard and reserve but did not serve 180 consecutive days of active duty. I contacted the Department of the Army on what to do at public gatherings when veterans are asked to stand. The Army said that I should be proud of serving my country and most definitely should stand – I am a veteran, if not a war veteran.

– Burton Mannell, Holton, Kan.

General M.C. Meigs

I read the letter by Navy corpsman Ralph A. Pisano (Vet Voice, November), and took notice when he mentioned the name of the troop ship that carried him and most likely several thousand others: *General M.C. Meigs*, the same ship to which I was assigned and which

shipped me to the Korean theater of operations. Unfortunately, it was the beginning of the war, and our troops needed help quite badly. *Meigs* was just out of mothballs; needless to say, it was loaded with hundreds more troops than it was designed to carry. You can imagine the condition of the plumbing – that's right, none, and the air conditioning was in the same condition. After 13 days, the captain and crew got us into Yokohama Harbor. It was a ride I will never forget.

– Roth Watson, Madison, Wis.

Seek treatment now

I served as a field artillery crewman on a 155 mm howitzer for 18 of my 24 months in the Army. We seldom wore hearing protection, due to the fact that we could not hear the radio when we did. I began having hearing problems even before getting out. I had a constant ringing in my ears and started experiencing hearing loss. I was young and macho, so I never complained or sought medical help. I retired from my job before my hearing presented much of a problem.

Thirty-nine years after getting out of the Army, I was unable to hear the telephone ringing three feet away when the TV was on, so I applied for a service-connected disability with VA. I was denied because I had never complained about my hearing to a physician. Young veterans, please bring any problems to the attention of VA as soon as symptoms arise.

– Dennis Bridwell, Sumner, Ill.

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Extend the GI Bill for business owners

Championed by The American Legion and signed into law in 1944, the original GI Bill offered more than just education, giving returning veterans low-cost mortgages, a year of unemployment pay and other benefits. And the Legion was among those supporting the Post-9/11 GI Bill, which modernized the educational benefits available to veterans.

Now, 70 years later, we want to strengthen the GI Bill again – this time to help veterans who want to start businesses.

Every year, millions of dollars in GI Bill benefits go unused. Some servicemembers have no desire to continue their educations. Others already have degrees or lack dependents to whom they could transfer their benefits. It's time to give these eligible veterans another option: hang a shingle for themselves.

Last fall, the Legion's National Executive Committee passed Resolution 26, which calls for legislation to modify the Post-9/11 GI Bill to allow veterans to convert educational benefits into funds for starting businesses or purchasing or expanding a current business.

Nothing could be more in line with the original law, which included low-interest loans for starting businesses. But expanding the GI Bill in this way also makes good economic sense. According to the Small Business Administration (SBA), 2.45 million veterans started businesses in 2007, making up 9 percent of all U.S. businesses and contributing \$1.2 trillion in total receipts. The same report found that about 22 percent of veterans were either purchasing or starting businesses, or considering doing so. Skills developed in the military were a factor, as one-third said they'd learned business management while in uniform.

Unfortunately, many veteran-owned businesses don't make it even a year. Most of the time failure isn't due to mismanagement, but to lack of access to cash capital to climb out of the start-up phase. Currently, veteran business owners are forced to rely on personal or family savings at an alarmingly high rate – about 62 percent, according to the SBA.

What better way to give veterans a hand than by granting them access to educational benefits that would otherwise go unclaimed? Giving them the means to start small businesses will boost the nation's economy and put our warriors back to work. Employers know what they're getting when they hire a fellow veteran. It's a win-win.

From its genesis, the GI Bill was intended to give returning servicemembers the training or education they needed to become gainfully employed in civilian life. Shouldn't it also help them gainfully employ themselves? That was certainly the case with the original GI Bill, when VA guaranteed 215,000 or so small-business loans from 1944 to 1954.

Some of the most successful business owners chose entrepreneurship over formal education. The men and women who serve our country deserve the same opportunity. They've learned elite management and logistics skills during their time in the military; let's help them put these skills to use in the business world when they come home.

Nearly six years ago, the Legion was instrumental in persuading Washington to bring GI Bill benefits in line with the cost of today's education. We can do this.



*National Commander
Daniel M. Dellinger*

MEMORANDA

BASEBALL REGISTRATION

The first day for administrators to register teams for the 2014 American Legion Baseball season is Jan. 1. Registration is required for all participating teams. The season will culminate in the 88th American Legion World Series in Shelby, N.C., the final game of which will be played just three days before the opening of the 96th National Convention in Charlotte, about 50 miles away.

www.legion.org/baseball

FOUR CHAPLAINS SUNDAY

The first Sunday in February is Four Chaplains Sunday, and American Legion posts nationwide are encouraged to mark the day with memorial services. This year is the 71st anniversary of the loss of USAT Dorchester, sank by a U-boat in the icy North Atlantic on Feb. 3, 1943. Among the 672 men who died were four Army chaplains: Lts. George L. Fox (Methodist), Alexander D. Goode (Jewish), John P. Washington (Roman Catholic) and Clark V. Poling (Dutch Reformed). In the face of death, they removed their own lifejackets and gave them to others, and are forever remembered as an example of faith, courage and selflessness.

www.fourchaplains.org

For people with a higher risk of stroke due to
Atrial Fibrillation (AFib) not caused by
a heart valve problem

I was taking warfarin. But I wondered, could I shoot for something better?

NOW I TAKE ELIQUIS® (apixaban) FOR 3 GOOD REASONS:

- 1 ELIQUIS reduced the risk of stroke better than warfarin.
- 2 ELIQUIS had less major bleeding than warfarin.
- 3 Unlike warfarin, there's no routine blood testing.

ELIQUIS and other blood thinners increase the risk of bleeding which can be serious, and rarely may lead to death.

Ask your doctor if ELIQUIS is right for you.

ELIQUIS is a prescription medicine used to reduce the risk of stroke and blood clots in people who have atrial fibrillation, a type of irregular heartbeat, not caused by a heart valve problem.

IMPORTANT SAFETY INFORMATION:

- Do not stop taking ELIQUIS without talking to the doctor who prescribed it for you. Stopping ELIQUIS increases your risk of having a stroke. ELIQUIS may need to be stopped, prior to surgery or a medical or dental procedure. Your doctor will tell you when you should stop taking ELIQUIS and when you may start taking it again. If you have to stop taking ELIQUIS, your doctor may prescribe another medicine to help prevent a blood clot from forming.
- ELIQUIS can cause bleeding which can be serious, and rarely may lead to death.
- You may have a higher risk of bleeding if you take ELIQUIS and take other medicines that increase your risk of bleeding, such as aspirin, NSAIDs, warfarin (COUMADIN®), heparin, SSRIs or SNRIs, and other blood thinners. Tell your doctor about all medicines, vitamins and supplements you take. While taking ELIQUIS, you may bruise more easily and it may take longer than usual for any bleeding to stop.
- Get medical help right away if you have any of these signs or symptoms of bleeding:
 - unexpected bleeding, or bleeding that lasts a long time, such as unusual bleeding from the gums; nosebleeds that happen often, or menstrual or vaginal bleeding that is heavier than normal
 - bleeding that is severe or you cannot control
 - red, pink, or brown urine; red or black stools (looks like tar)
 - coughing up or vomiting blood or vomit that looks like coffee grounds
 - unexpected pain, swelling, or joint pain; headaches, feeling dizzy or weak
- ELIQUIS is not for patients with artificial heart valves.
- Before you take ELIQUIS, tell your doctor if you have: kidney or liver problems, any other medical condition, or ever had bleeding problems.

Tell your doctor if you are pregnant or breastfeeding, or plan to become pregnant or breastfeed.

- Do not take ELIQUIS if you currently have certain types of abnormal bleeding or have had a serious allergic reaction to ELIQUIS. A reaction to ELIQUIS can cause hives, rash, itching, and possibly trouble breathing. Get medical help right away if you have sudden chest pain or chest tightness, have sudden swelling of your face or tongue, have trouble breathing, wheezing, or feeling dizzy or faint.

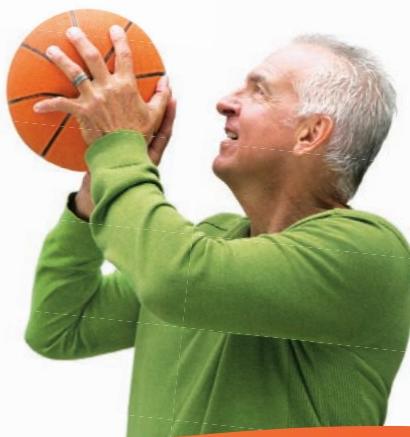
You are encouraged to report negative side effects of prescription drugs to the FDA. Visit www.fda.gov/medwatch, or call 1-800-FDA-1088.

Please see additional Important Product Information on the adjacent page.

Individual results may vary.

Visit ELIQUIS.COM
or call 1-855-ELIQUIS

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432U513BR01723-02-01 09/13



Eliquis®
(apixaban) tablets 5mg

IMPORTANT FACTS



The information below does not take the place of talking with your healthcare professional. Only your healthcare professional knows the specifics of your condition and how ELIQUIS® may fit into your overall therapy. Talk to your healthcare professional if you have any questions about ELIQUIS (pronounced ELL eh kwiss).

What is the most important information I should know about ELIQUIS (apixaban)?

Do not stop taking ELIQUIS without talking to the doctor who prescribed it for you. Stopping ELIQUIS increases your risk of having a stroke. ELIQUIS may need to be stopped, prior to surgery or a medical or dental procedure. Your doctor will tell you when you should stop taking ELIQUIS and when you may start taking it again. If you have to stop taking ELIQUIS, your doctor may prescribe another medicine to help prevent a blood clot from forming.

ELIQUIS can cause bleeding which can be serious, and rarely may lead to death. This is because ELIQUIS is a blood thinner medicine that reduces blood clotting.

You may have a higher risk of bleeding if you take ELIQUIS and take other medicines that increase your risk of bleeding, such as aspirin, nonsteroidal anti-inflammatory drugs (called NSAIDs), warfarin (COUMADIN®), heparin, selective serotonin reuptake inhibitors (SSRIs) or serotonin norepinephrine reuptake inhibitors (SNRIs), and other medicines to help prevent or treat blood clots.

Tell your doctor if you take any of these medicines. Ask your doctor or pharmacist if you are not sure if your medicine is one listed above.

While taking ELIQUIS:

- you may bruise more easily
- it may take longer than usual for any bleeding to stop

Call your doctor or get medical help right away if you have any of these signs or symptoms of bleeding when taking ELIQUIS:

- unexpected bleeding, or bleeding that lasts a long time, such as:
 - unusual bleeding from the gums
 - nosebleeds that happen often
 - menstrual bleeding or vaginal bleeding that is heavier than normal
- bleeding that is severe or you cannot control
- red, pink, or brown urine
- red or black stools (looks like tar)
- cough up blood or blood clots

- vomit blood or your vomit looks like coffee grounds
- unexpected pain, swelling, or joint pain
- headaches, feeling dizzy or weak

ELIQUIS (apixaban) is not for patients with artificial heart valves.

What is ELIQUIS?

ELIQUIS is a prescription medicine used to reduce the risk of stroke and blood clots in people who have atrial fibrillation.

It is not known if ELIQUIS is safe and effective in children.

Who should not take ELIQUIS?

Do not take ELIQUIS if you:

- currently have certain types of abnormal bleeding
- have had a serious allergic reaction to ELIQUIS. Ask your doctor if you are not sure

What should I tell my doctor before taking ELIQUIS?

Before you take ELIQUIS, tell your doctor if you:

- have kidney or liver problems
- have any other medical condition
- have ever had bleeding problems
- are pregnant or plan to become pregnant. It is not known if ELIQUIS will harm your unborn baby
- are breastfeeding or plan to breastfeed. It is not known if ELIQUIS passes into your breast milk. You and your doctor should decide if you will take ELIQUIS or breastfeed. You should not do both

Tell all of your doctors and dentists that you are taking ELIQUIS. They should talk to the doctor who prescribed ELIQUIS for you, before you have any surgery, medical or dental procedure.

Tell your doctor about all the medicines you take, including prescription and over-the-counter medicines, vitamins, and herbal supplements. Some of your other medicines may affect the way ELIQUIS works. Certain medicines may increase your risk of bleeding or stroke when taken with ELIQUIS.

How should I take ELIQUIS (apixaban)?

Take ELIQUIS exactly as prescribed by your doctor. Take ELIQUIS twice every day with or without food, and do not change your dose or stop taking it unless your doctor tells you to. If you miss a dose of ELIQUIS, take it as soon as you remember, and do not take more than one dose at the same time. **Do not run out of ELIQUIS. Refill your prescription before you run out. Stopping ELIQUIS may increase your risk of having a stroke.**

What are the possible side effects of ELIQUIS?

- See "What is the most important information I should know about ELIQUIS?"
- ELIQUIS can cause a skin rash or severe allergic reaction. Call your doctor or get medical help right away if you have any of the following symptoms:
 - chest pain or tightness
 - swelling of your face or tongue
 - trouble breathing or wheezing
 - feeling dizzy or faint

Tell your doctor if you have any side effect that bothers you or that does not go away.

These are not all of the possible side effects of ELIQUIS. For more information, ask your doctor or pharmacist.

Call your doctor for medical advice about side effects. You may report side effects to FDA at 1-800-FDA-1088.

This is a brief summary of the most important information about ELIQUIS. For more information, talk with your doctor or pharmacist, call 1-855-ELIQUIS (1-855-354-7847), or go to www.ELIQUIS.com.

Manufactured by:

Bristol-Myers Squibb Company
Princeton, New Jersey 08543 USA

Marketed by:
Bristol-Myers Squibb Company
Princeton, New Jersey 08543 USA
and

Pfizer Inc
New York, New York 10017 USA

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PATIENT ASSISTANCE FOUNDATION

This independent, non-profit organization provides assistance to qualifying patients with financial hardship who generally have no prescription insurance. Contact 1-800-736-0003 or visit www.bmspaf.org for more information.

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Based on 1289808 / 1298500 / 1289807 / 1295958
December 2012
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"It's the diversity (of The American Legion). It doesn't matter if you're a Democrat, you're a Republican, you're independent, what your skin color is, what your religion is. They still work together for what they think is right for the organization."

TERRY WOODBURN

The military kept Terry Woodburn from a future he's not completely sure would have worked out. And for 42 years, The American Legion has given him opportunities to continue to serve his nation and fellow veterans alike.

A member of Post 32 in Springfield, Ill., Woodburn says that joining the Army in 1966 changed his life. "It was good for me to go in when I did," he says. "I'm not sure, actually, what path I'd have been on had I not gone in the Army when I did."

Woodburn served in the Army until 1972 and spent more than 13 years in the Army Reserve – many of those as an instructor. Joining the Legion allowed him to continue his service through advocating for veterans, he says.

What matters most to him? "Working with VA and being able to have a chance to remind Congress (or VA) whenever possible – or whenever we need to – that they make certain promises, and they need to keep those."

A longtime motorcycle enthusiast, he has enjoyed watching The American Legion Riders grow. "I've been riding since 1967," he says. "When this came along, it was just wonderful. I've been on several (rides). It's afforded me one other way to reach out to the younger veteran, as well as the older veteran."

BRANCH OF SERVICE

U.S. Army

YEARS: 1966-1972, and more than 13 years in Army Reserve

MOS: Instructor, USAR

RANK AT DISCHARGE
Lieutenant colonel

AMERICAN LEGION POST
Post 32, Springfield, Ill.

NUMBER OF YEARS IN THE LEGION: 42

VETERANS ACTIVITIES

- Adjutant, Department of Illinois
- Chairman, American Legion Riders Advisory Committee



Photo by Derek Tow

Watch an interview with Terry Woodburn online:
 www.legion.org/magazine

Congress' deal to end the shutdown



SUPPORT

Rep. Charlie Dent, R-Pa.

■ Dent is a member of the House Committee on Appropriations.

The spectacle that unfolded involving the debt ceiling and continuing resolutions represents a failure by government to fulfill its most basic responsibilities. It should never happen again.

Passing a budget, funding the government and ensuring that the nation does not default on its obligations are Congress' fundamental duties. I opposed shutting down the government. At town hall meetings, I told my constituents I did not agree with the tactic of trying to defund Obamacare through a short-term government funding bill. I believed this flawed

tactic would result in a shutdown and Obamacare remaining funded. Sadly, I was right.

It was my hope that we would pass a clean government funding bill and focus on delaying Obamacare as part of negotiations on the debt limit. However, once the decision was made to shut down the government until the debt ceiling was reached, the public and media instead focused on Congress' failure to function.

Opponents of Obamacare – like me – believe we missed an opportunity to capitalize on the dysfunctional launch of the program. The focus was on the government shutdown, not on the failure of the HealthCare.gov website or the hidden costs to consumers that are now apparent. Americans have been unable to use the website to shop for coverage, the pricing estimates provided by the website have been inaccurate, and a number of Senate Democrats have called for a delay of open enrollment or the individual mandate tax.

I will continue fighting the destructive aspects of Obamacare and to reduce spending. However, to achieve victory we need a strategy for success. Hopefully many of my colleagues now realize that it's as important to fight smart as it is to fight hard.



OPPOSE

Rep. John Fleming, R-La.

■ Fleming is a member of the House Armed Services Committee.

There was a lot wrong with the Senate's spending bill funding the government and raising the debt ceiling into 2014. But at the top of the list was this: Obamacare was left untouched, and its damaging effects will continue spreading through our economy and our health-care system. House Republicans fought to

prevent the government shutdown with a bill that would have delayed the Obamacare individual mandate for one year. But President Barack Obama and his Democratic colleagues shut the government down

because they refused to even discuss the issue.

Ironically, Democrats in Congress are now calling for delays in the wake of the Obamacare rollout disaster. Where were they when it was clear that the mandate would cause skyrocketing health-care costs, or when Obamacare was already causing our economy to undergo a transformation from full-time to part-time jobs?

The Senate's compromise also left sequestration caps unchanged, to the chagrin of many Democrats who hate spending restraint. I opposed sequestration in 2011 because of the burden it places on our military. I believe we can achieve significant spending reductions without harming our national defense, our men and women in uniform, and veterans who have served our country. We can accomplish needed entitlement reforms and restore dollars to our defense.

Our national debt is \$17 trillion, up 60 percent since the beginning of the Obama presidency. We cannot afford to pass spending measures that simply maintain the status quo. It's past time for Senate Democrats and the president to negotiate in good faith about Obamacare, and about changing the way Washington spends your tax dollars.

CONTACT YOUR ELECTED OFFICIALS

The Honorable (name), U.S. Senate, Washington, DC 20510 • Phone: (202) 224-3121

The Honorable (name), U.S. House of Representatives, Washington, DC 20515 • Phone: (202) 225-3121

Breakthrough technology converts phone calls to captions.

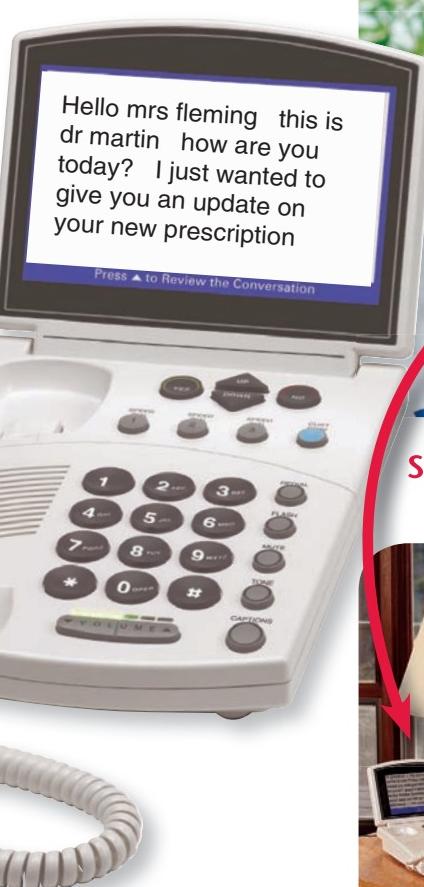
New amplified phone lets you hear AND see the conversation.

The Captioning Telephone converts phone conversations to easy-to-read captions for individuals with hearing loss.

Do you get discouraged when you hear your telephone ring? Do you avoid using your phone because hearing difficulties make it hard to understand the person on the other end of the line? For many Americans the telephone conversation – once an important part of everyday life – has become a thing of the past. Because they can't understand what is said to them on the phone, they're often cut off from friends, family, doctors and caregivers. Now, thanks to innovative technology there is finally a better way.

A simple idea... made possible with sophisticated technology. If you have trouble understanding a call, the Captioning Telephone can change your life. During a phone call the words spoken to you appear on the phone's screen – similar to closed captioning on TV. So when you make or receive a call, the words spoken to you are not only amplified by the phone, but scroll across the phone so you can listen while reading everything that's said to you. Each call is routed through a call center, where computer technology – aided by a live representative – generates immediate voice-to-text translations. The captioning is real-time, accurate and readable. Your conversation is private and the captioning service doesn't cost you a penny. Captioned Telephone Service (CTS) is regulated and funded by the Federal Communications Commission (FCC) and is designed exclusively for individuals with hearing loss. In order to use CTS in your home, you must have standard telephone service and high-speed Internet connectivity where the phone will be used. Federal law prohibits anyone but registered users with hearing loss from using IP Captioned Telephones with the captions turned on. Callers do not need special equipment or a captioning phone in order to speak with you.

"For years I avoided phone calls because I couldn't understand the caller... now I don't miss a thing!"



SEE what you've been missing!



Finally... a phone you can use again. The Captioning Telephone is also packed with features to help make phone calls easier. The keypad has large, easy to use buttons. You get adjustable volume amplification along with the ability to save captions for review later. It even has an answering machine that provides you with the captions of each message.

See for yourself with our exclusive home trial. Try the Captioning Telephone in your own home and if you are not completely amazed, simply return it within 60-days for a refund of the product purchase price. It even comes with a 5-year warranty.

Captioning Telephone

Call now for our special introductory price!

Call now Toll-Free

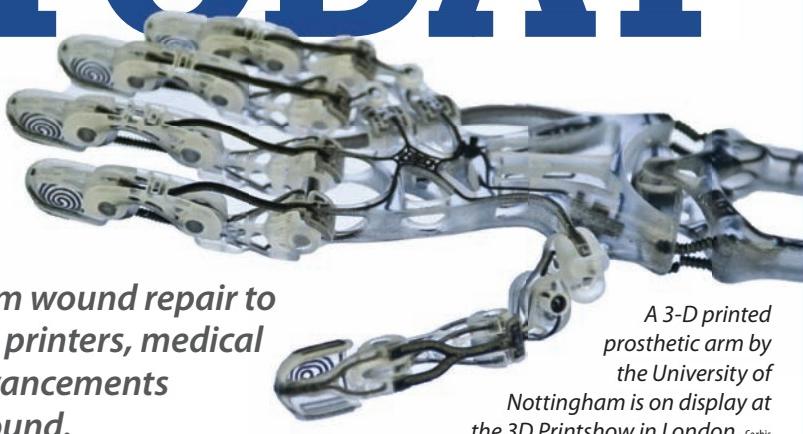
1-888-737-2547

Please mention promotion code 47464.

81101

The Captioning Telephone is intended for use by people with hearing loss. In purchasing a Captioning Telephone, you acknowledge that it will be used by someone who cannot hear well over a traditional phone.

TOMORROW'S TECHNOLOGY, TODAY



From wound repair to 3-D printers, medical advancements abound.

BY LANCE FRAZER

More than 2,000 years ago, Hippocrates said, "Declare the past, diagnose the present, foretell the future." For medicine, the future is now.

Wound healing is a complex process slowed by age and disease, says Delbert Day, professor emeritus of ceramic engineering at Missouri University of Science and Technology. To treat wounds, Day and researcher Steve Jung developed DermaFuse – microscopic glass fibers containing antibacterial boron and silver ions – as well as chemicals to control dissolution and stimulate tissue formation. The fibers act as a temporary scaffold for platelets and other healing substances, and when the glass dissolves it's passed through the body.

John Rogers, professor of materials science/engineering and chemistry at the University of Illinois Urbana-Champaign, is a leading researcher into "transient electronics," which can be implanted, perform their function and then dissolve without a

trace. Postage stamp-size and surgically implanted, they can relieve pain, release antibiotics, or help trigger bone growth or wound repair. And the newest devices generate their own power by converting bending motions into electrical power.

Hossam Haick and his team at Technion-Israel Institute of Technology recently took a big step toward adding feeling to prosthetic limbs. By combining gold nanoparticles and a flexible resin, they created a sensor that not only senses touch but also measures temperature and humidity. "When this structure is touched, the distances between the nanoparticles change, thus changing the electrical resistance," Haick says. "We can measure that change, telling us how much pressure was applied."

Chukuka Enwemeka, dean of the College of Health Sciences at the University of Wisconsin-Milwaukee (UWM), has been using near-infrared (NIR) and certain

See TECHNOLOGY on page 17

Life and death in America

The final 2010 mortality numbers for the United States (the most recent available), compared to 2009:

CATEGORY	2010	2009
NUMBER OF DEATHS	2,468,435	2,437,163
DEATH RATE	799.5 per 100,000	741.1 per 100,000
LIFE EXPECTANCY AT BIRTH	78.7	78.5

The three highest-ranking causes of death were the same in both years: heart disease, cancer and chronic lower respiratory diseases.

Source: CDC.gov



Pharmacists' picks

Industry trade publication

Pharmacy Times routinely surveys thousands of pharmacists to find the most recommended over-the-counter (OTC) products. *U.S. News & World Report* recently began collaborating with *Pharmacy Times* to share the findings with a broader audience.

Here are pharmacists' top recommendations, by percentage:

Cold remedies

21 Cold-EEZE

20 Cēpacol

18 Airborne

16 Zicam

Cough, cold and flu remedies

21 Advil Cold & Sinus

17 Vicks DayQuil

13 Robitussin



Media Bakery

Living Well is designed to provide general information. It is not intended to be, nor is it, medical advice. Readers should consult their physicians when they have health problems.

Indication

Erivedge®(vismodegib) capsule is a prescription medicine used to treat adults with a type of skin cancer, called basal cell carcinoma, that has spread to other parts of the body or that has come back after surgery or that your healthcare provider decides cannot be treated with surgery or radiation.

Important Safety Information

What is the most important information I should know about Erivedge?

- Erivedge can cause your baby to die before it is born (be stillborn) or cause your baby to have severe birth defects
- For females who can become pregnant, talk with your healthcare provider about the risks of Erivedge to your unborn child. Your healthcare provider should do a pregnancy test within 7 days before you start taking Erivedge to find out if you are pregnant. Avoid pregnancy by using highly effective birth control before starting Erivedge, and continue during treatment and for 7 months after your last dose. Tell your healthcare provider right away if you have unprotected sex or think that your birth control has failed
- For males, always use a condom with a spermicide during sex with female partners while you are taking Erivedge and for 2 months after your last dose, even if you have had a vasectomy
- Tell your healthcare provider right away if you or your female partner could be pregnant or thinks she is pregnant while you are taking Erivedge
- Before taking Erivedge, tell your healthcare provider if you are pregnant or plan to become pregnant, or if you are breast-feeding or plan to breast-feed

Exposure to Erivedge during pregnancy:

Pregnant women are encouraged to participate in a program that collects information about exposure and the effects on the mother and her unborn child by calling the Genentech Adverse Event Line at (888) 835-2555.

What should I avoid while taking Erivedge?

Do not give blood or blood products during treatment with Erivedge and for 7 months after your last dose.

What are the possible side effects of Erivedge?

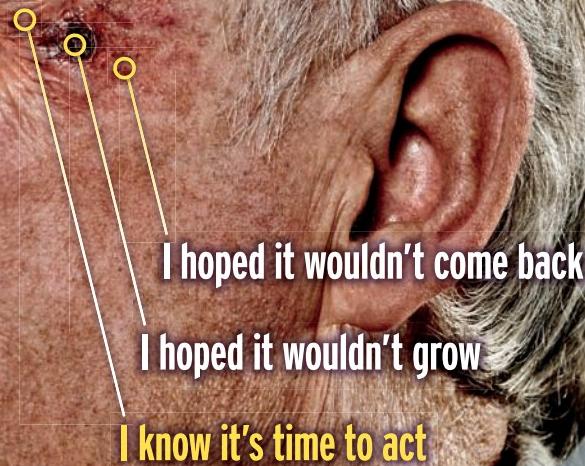
The most common side effects of Erivedge are:

- | | |
|---|----------------------|
| • Muscle spasms | • Nausea |
| • Hair loss | • Diarrhea |
| • Change in how things taste or loss of taste | • Decreased appetite |
| • Weight loss | • Constipation |
| • Tiredness | • Vomiting |
| | • Joint aches |

These are not all of the possible side effects of Erivedge, and it is not possible to predict what side effects you will have or how severe they may be. For more information, ask your healthcare provider or pharmacist.

You may report side effects to the FDA at (800) FDA-1088 or www.fda.gov/medwatch. You may also report side effects to Genentech at (888) 835-2555.

Please see the full Prescribing Information, including **serious side effects**, at Erivedge.com.



Talk to your dermatologist — it's not too late to give your advanced basal cell carcinoma some serious attention.

SEND IN THE ATTACHED CARD TO GET AN ERIVEDGE INFORMATION PACKET

You can also call (855) 7-ERIVEDGE (855-737-4833) or visit Erivedgesupport.com.

Erivedge
(vismodegib) capsule

Please see the accompanying Medication Guide on the next page for additional important safety information.

If you don't have prescription coverage or can't afford your medicine, we may be able to help.

Visit genentech-access.com/erivedge/patients or call (888) 249-4918 to learn more. Capsule shown not actual size.

Genentech

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HED0001784501

Printed in USA.

MEDICATION GUIDE

ERIVEDGE® (EH-rih-vej) (vismodegib) capsule

Read this Medication Guide before you start taking ERIVEDGE and each time you get a refill. There may be new information. This Medication Guide does not take the place of talking with your healthcare provider about your medical condition or your treatment.

What is the most important information I should know about ERIVEDGE?

ERIVEDGE can cause your baby to die before it is born (be stillborn) or cause your baby to have severe birth defects.

For females who can become pregnant:

- You should talk with your healthcare provider about the risks of ERIVEDGE to your unborn child.
- Your healthcare provider should do a pregnancy test within 7 days before you start taking ERIVEDGE to find out if you are pregnant.
- In order to avoid pregnancy, you should start using highly effective birth control before you start ERIVEDGE, and continue to use highly effective birth control during treatment, and for 7 months after your last dose of ERIVEDGE. Talk with your healthcare provider about what birth control method is right for you during this time.
- Talk to your healthcare provider right away if you have unprotected sex or if you think that your birth control has failed.
- Tell your healthcare provider right away if you become pregnant or think that you may be pregnant.

For males:

- You should always use a condom with a spermicide, even if you have had a vasectomy, during sex with female partners while you are taking ERIVEDGE and for 2 months after your last dose to protect your female partner from being exposed to ERIVEDGE.
- Tell your healthcare provider right away if your partner becomes pregnant or thinks she is pregnant while you are taking ERIVEDGE.

Exposure to ERIVEDGE during pregnancy:

If you think that you or your female partner may have been exposed to ERIVEDGE during pregnancy, talk to your healthcare provider right away. Pregnant women are encouraged to participate in a program that collects information about exposure to ERIVEDGE during pregnancy, and the effects on the mother and her unborn child. This program is called the ERIVEDGE pregnancy pharmacovigilance program. You may participate in this program by calling the Genentech Adverse Event Line at 1-888-835-2555.

What is ERIVEDGE?

ERIVEDGE is a prescription medicine used to treat adults with a type of skin cancer, called basal cell carcinoma, that has spread to other parts of the body or that has come back after surgery or that your healthcare provider decides cannot be treated with surgery or radiation.

It is not known if ERIVEDGE is safe and effective in children.

What should I tell my healthcare provider before taking ERIVEDGE?

Before taking ERIVEDGE, tell your healthcare provider if you:

- are pregnant or plan to become pregnant. See "What is the most important information I should know about ERIVEDGE?"
- are breastfeeding or plan to breastfeed. It is not known if ERIVEDGE passes into your breast milk. You and your healthcare provider should decide if you will take ERIVEDGE or breastfeed. You should not do both.

Tell your healthcare provider about all the medicines you take, including prescription and non-prescription medicines, vitamins, and herbal supplements.

Know the medicines you take. Keep a list of them to show your healthcare provider and pharmacist when you get a new medicine.

How should I take ERIVEDGE?

- Take ERIVEDGE exactly as your healthcare provider tells you.
- You can take ERIVEDGE with or without food.
- Swallow ERIVEDGE capsules whole. Do not open or crush the capsules.

- Take ERIVEDGE one time each day.

- If you miss a dose, skip the missed dose. Just take your next scheduled dose.

What should I avoid while taking ERIVEDGE?

- Do not donate blood or blood products while you are taking ERIVEDGE and for 7 months after your last dose.

What are the possible side effects of ERIVEDGE?

ERIVEDGE can cause serious side effects, including:

- See "What is the most important information I should know about ERIVEDGE?"

The most common side effects of ERIVEDGE are:

- | | |
|---|----------------------|
| • muscle spasms | • nausea |
| • hair loss | • diarrhea |
| • change in how things taste or loss of taste | • decreased appetite |
| • weight loss | • constipation |
| • tiredness | • vomiting |
| | • joint aches |

Tell your healthcare provider if you have any side effect that bothers you or that does not go away.

These are not all the possible side effects of ERIVEDGE. For more information, ask your healthcare provider or pharmacist.

Call your doctor for medical advice about side effects. You may report side effects to FDA at 1-800-FDA-1088.

You may also report side effects to Genentech, Inc. at 1-888-835-2555.

How should I store ERIVEDGE?

- Store ERIVEDGE at room temperature between 68°F to 77°F (20°C to 25°C).

Keep ERIVEDGE and all medicines out of the reach of children.

General information about ERIVEDGE

Medicines are sometimes prescribed for purposes other than those listed in a Medication Guide. Do not use ERIVEDGE for a condition for which it was not prescribed. Do not give ERIVEDGE to other people, even if they have the same symptoms that you have. It may harm them.

This Medication Guide summarizes the most important information about ERIVEDGE. If you would like more information, ask your health care provider. You can ask your healthcare provider or pharmacist for the FDA-approved information about ERIVEDGE that is written for healthcare professionals.

For more information, call 1-855-737-4833 or visit www.erivedge.com

What are the ingredients in ERIVEDGE?

Active ingredient: vismodegib; Inactive ingredients: microcrystalline cellulose, lactose monohydrate, sodium lauryl sulfate, povidone, sodium starch glycolate, talc, magnesium stearate (non bovine). The capsule shell contains gelatin, titanium dioxide, red iron oxide, and black iron oxide. The black printing ink contains shellac and black iron oxide.

This Medication Guide has been approved by the U.S. Food and Drug Administration.

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University of Tokyo professor Takao Someya displays the world's lightest and thinnest (just 2 micrometers) flexible integrated circuits and touch sensor system. Such technology could be developed for stress-free wearable health-care sensors or prosthetics with a sense of touch.

Getty Images

TECHNOLOGY from page 14

wavelengths of blue light to heal wounds and fight infection.

"Different wavelengths of light have different effects based upon the molecules ... that absorb them," he says. "Early experiments by others demonstrated the healing effects of red/infrared light, and its biological effects suggested it would be beneficial in overcoming inflammation, promoting wound healing and reducing pain."

Jeri-Anne Lyons, an associate professor of biomedical sciences at UWM, is studying the effects of light on multiple sclerosis, and researcher Janis Eells says NIR also shows promise for restoring eyesight lost to poisoning.

Capable of creating everything from dishware to model parts, 3-D printers are also getting attention in the medical world, where ideas range from creating

new bones or cartilage to a new heart or liver. But it's a huge leap from a dish to a liver, says Shaochen Chen, professor of nanoengineering at University of California San Diego.

While commercial machines use a printing nozzle about 250 microns in diameter, Chen says the typical cell in the human body is 5 to 10 microns. He uses a focused beam of light to trigger a reaction in a liquid, creating a solid three-dimensional scaffold to support cell growth. "If you want to mimic the structure of an organ," he says, "you have to work on the nanometer scale."

Jordan Miller, assistant professor of bioengineering at Rice University, found that sugar can be spun out into filaments as small as human blood vessels. A specially modified 3-D printer creates a lacework design of the circulatory system one might find in a portion of a human liver. The tiny filaments are encased in a solution containing human liver cells. When the solution reaches a gelatin-like consistency, the sugar is dissolved and flushed out, and vital nutrients are circulated through the system to feed the multiplying cells.

"Human organs are tremendously complex," Miller says, "but I don't think we need to get as complex as the native organ to be able to provide something that could help the recipient survive. The idea that we could someday create an organ that could actually grow and develop with a patient ... is a fascinating one."

Lance Frazer is a Northern California-based writer specializing in health and medicine, nature, science and the environment.

Don't be a 'lazy app'

Are smartphone addicts the new couch potatoes? That's the question researchers at Kent State University explore in a new study.

According to HealthDay, a team studying college students found that high levels of cellphone use "may significantly decrease physical activity and fitness levels." The study looked at the cellphone usage, leisure activities and physical activity of 300 college students, and found that those who spent a lot of time on their cellphones – up to 14 hours daily – were less fit than participants who only averaged about 1.5 hours of use.

The study found that students spent an average of five hours per day on their cellphones, using the gadgets to send hundreds of text messages and emails daily, make phone calls, interact with Twitter and Facebook, search the Web, and watch and play videos.

"All these activities are essentially sedentary," researchers observed. In fact, even when people walk and text at the same time – theoretically getting a little exercise – it was discovered that use of smartphones slows down the pace of walking. In addition, it often disrupts healthy cardiovascular activities, as people stop to check messages.



Corbis

Bill would shield vets from shutdown

BY TOM PHILPOTT

Members of the House and Senate Veterans' Affairs committees are expected to give near-unanimous support to legislation that would protect veterans benefits from interruption in any future government shutdown.

The vehicle for this was thought to be the Putting Veterans Funding First Act (H.R. 813 and S. 932), which would bring the entire Department of Veterans Affairs budget under an advance appropriations process. But even as the House version went through committee, the government shutdown revealed to bill supporters that it might not go far enough.

Without a technical fix, it still wouldn't shield VA payments from political gridlock, advocates discovered.

As 2013 drew to a close, extra work meant that, despite strong bipartisan support, shutdown protection for veterans benefits might not be enacted until 2016.

A year earlier, passage of H.R. 813 and companion legislation in the Senate didn't seem urgent. Advocates, including The American Legion, sought to extend the advance appropriations process beyond VA health-care accounts to shield the entire VA budget from inaction on VA money bills.

It was viewed as "somewhat dysfunctional to have 86 percent of the budget in advance appropriations and the other 14 percent ambling along in a crippled manner through the normal appropriations process," said Louis J. Celli Jr., director of the Legion's National Legislative Division.

That nice-to-have approach disappeared when a bitterly divided Congress elected to shut down the government for 16 days. Had the shutdown lasted a week longer, VA officials warned, disability and pension payments for November would be delayed. That surprised veterans advocates who had been assured by the Obama administration that Social Security checks would not be affected.

"We didn't fully understand that (VA) compensation and pension checks were in jeopardy," Celli said. "We assumed that, because it was mandatory spending too, those checks would go out similarly to Social Security."

But money to pay Social Security benefits arrives in a steady flow from payroll contributions of current workers. It's not drawn from the Treasury and doesn't require congressional approval for payments. VA compensation and pension payments are different.

Thus, the Putting Veterans Funding First Act needed to do more than provide advance appropriations for all VA accounts. It needed language to allow all VA payments to flow "so they can't be used as a bargaining chip when Congress is trying to get other spending passed," Celli said.

As the holidays approached, the Legion and other groups were drafting needed changes with Veterans' Affairs Committee members and staff. All seemed confident it would get done despite VA's token opposition to the bill.

"The best way to care for veterans is for Congress to provide full funding for VA and the entire government

each year," a VA official said.

VA partners with so many other agencies to deliver services and benefits – including the IRS, Social Security, and the departments of Defense and Labor – that veterans will still be harmed if the government shuts down, even if such a "funding first bill" is enacted, the official added.

A spokesman for Sen. Bernie Sanders, I-Vt., chairman of the Senate Veterans' Affairs Committee, said he was confident S. 932 would win committee approval in 2013.

Rep. Jeff Miller, R-Fla., chairman of the House Committee on Veterans' Affairs, said he was urging colleagues to pass both a fiscal 2014 VA appropriations bill and H.R. 813.

"To paraphrase President Obama," Miller said, "it's inexcusable and unacceptable when veterans programs are held hostage by Washington's annual budget battles. I couldn't agree more."

An aide to Miller said the bill stands a "good chance" of passing the House, though perhaps not until 2014.

Tom Philpott has written about veterans and military personnel issues for more than 30 years.



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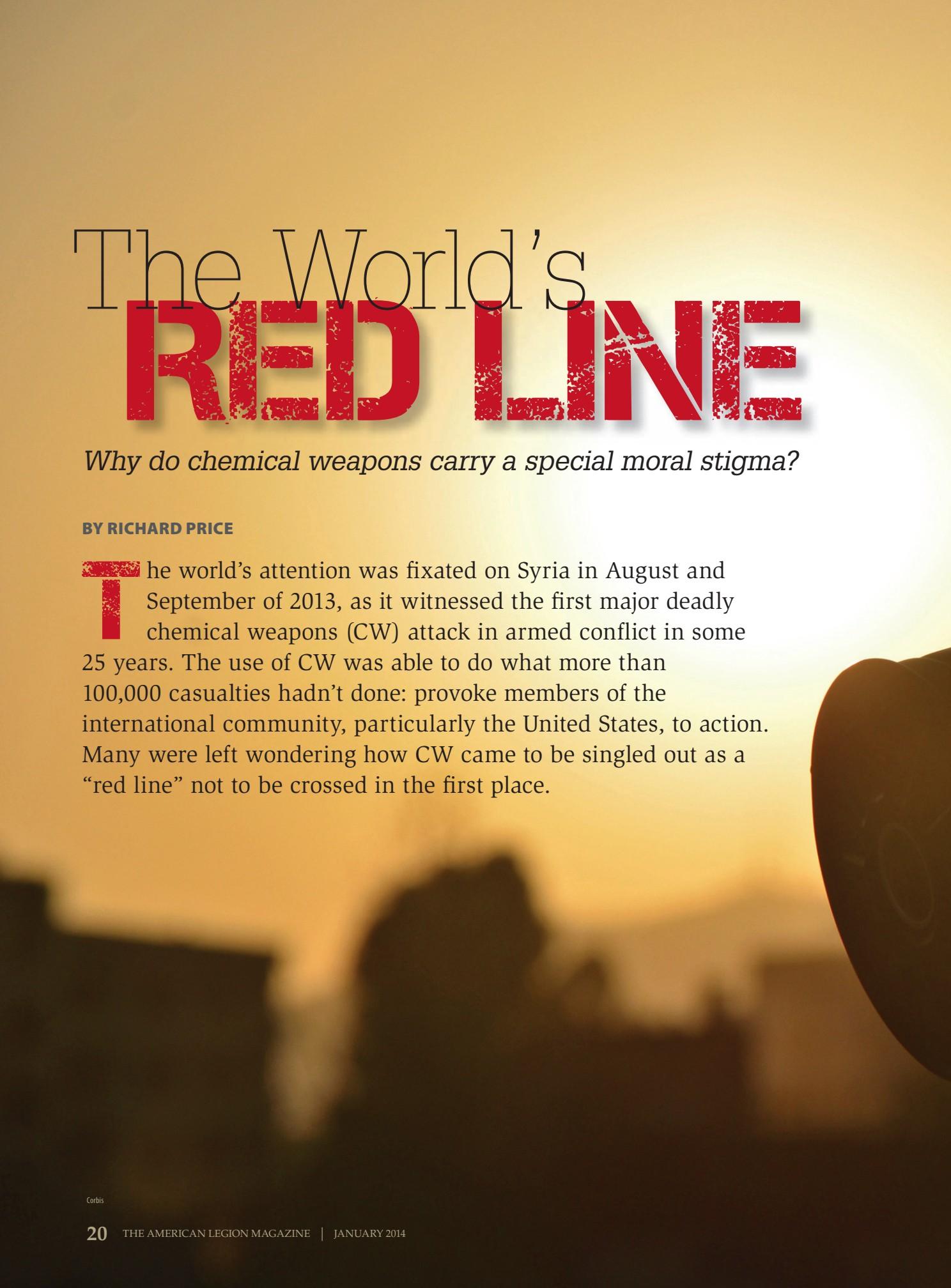
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The World's **RED LINE**



Why do chemical weapons carry a special moral stigma?

BY RICHARD PRICE

The world's attention was fixated on Syria in August and September of 2013, as it witnessed the first major deadly chemical weapons (CW) attack in armed conflict in some 25 years. The use of CW was able to do what more than 100,000 casualties hadn't done: provoke members of the international community, particularly the United States, to action. Many were left wondering how CW came to be singled out as a "red line" not to be crossed in the first place.



President Barack Obama's response – "I didn't set a red line, the world set a red line" – has a lot of truth to it, even if it downplays the critical importance of his own contributions, which ensured heightened salience of the international norm prohibiting the use of chemical weapons. That is, had the Obama administration largely downplayed the use of CW – as did the Reagan administration during Iraq's use of them in the 1980s – events would have turned out very differently. Like any taboos in society, someone must uphold international norms when they are violated for those norms to continue to be valid, lest the violations become routine. But Obama's remark is correct in the sense that a global taboo was firmly in place long before his threats to Syria.

Of all the weapons of war, why is it that chemical weapons represent a threshold of unacceptable wartime conduct?

THE GLOBAL TABOO against chemical weapons is more than a century in the making and owes its development to a fascinating combination of several factors: successful moral entrepreneurship, which has produced a series of international legal prohibitions based largely on fears of the mass threat to civilians posed by CW; a developing tradition of nonuse, aided by some fortuitous bits of timing along the way; and good old-fashioned power politics (with an interesting modern twist).

The easy explanations for how it has come to be that the world today virtually never sees the use of these weapons are just that: too easy. Among them, it has been speculated that people have an intrinsic and special aversion to CW akin to our opprobrium toward poison; that CW have been banned because they aren't seen as useful by militaries; or that they aren't used due to the power politics of deterrence – fear of retaliation in kind. Upon close historical examination, these explanations are found incomplete. For example, deterrence doesn't explain the scores of wars in which a CW-armed opponent faced an enemy without a retaliatory CW capability, and they still weren't used.

Are chemical weapons not useful? For countries like the United States, alternative means to accomplish its missions are certainly at hand. But that doesn't explain how we got to that point, particularly when along the way there have been assessments such as Brig. Gen. Alden Waitt's during World War II that "gas is the most promising of all weapons for overcoming cave defenses" of the Japanese in the Pacific island campaign that cost

so many lives. There is a fascinating historical record of contradictory assessments that gas is a useful weapon here to stay, or that its functions could be attained by other methods.

Most weapons in history, particularly in their early days, have their pros and cons, but continual innovation refines them over time and they come to be deployed in situations where they have some value, often in combination with other tactics. That typical trajectory has been forestalled in the case of CW, though the rare violations such as Iraq's use in the 1980s and the recent use in Syria exemplify that for some they are still seen to have tactical utility in certain situations. It is just that the political cost has been raised ever higher, never more so than today.

Is it the case that the very nature of chemical weapons – choking, blistering or nerve gas – is simply more awful than being attacked by conventional weapons? Views are far from unanimous. This indeed was the experience during the most massive use of CW the world has ever seen, World War I. Those who depicted the cruelties of gas in fictional or biographical accounts of the time did not argue that other methods were somehow enjoyable. They simply related how being attacked by gas was horrible, but so did those who wrote of shell shock and other depravities in the trenches.

Moreover, the reaction to gas was not uniform: some accounts embellished vivid memories of fear, and others provided relatively indifferent or technical descriptions. For every memorable rendition of the horrors of chemical warfare such as Wilfred Owen's "Dulce et Decorum Est," there is an "All Quiet on the Western Front," in which gas is unremarkable among the plethora of horrors of trench warfare and other miseries. In the case of Erich Maria Remarque's soldiers, tanks "more than anything embody for us the horrors of war."

As soldiers became more familiar with the use of gas and defenses against it, many of the initial inhibitions ebbed and gas became increasingly – though grudgingly – accepted as another unavoidable technology of modern warfare. Among others, well-known military strategist B.H. Liddell Hart was gassed in World War I and subsequently advocated the use of gas in future wars as more humane than conventional weapons. The American Legion, for its part, declared in 1926, "It was the experience of hundreds of thousands engaged in the last war that gas was one of the most humane weapons of warfare and also the most effective in bringing any war to an end." In postwar arms-limitation negotiations at the



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Washington Naval Conference, U.S. Gen. Amos Fries recommended that “the only limitation that should be considered by the United States is the prohibition of its use against cities and noncombatants in exactly the same manner as the use of airplane bombs, high-explosive shells, or other weapons are prohibited.”

That recommendation underscores how differently chemical weapons were viewed during this period, even despite such differences of opinion as whether they were better or worse than being bayoneted or blown up. Any use of gas was the subject of considerable controversy even when used only against legitimate combatants, whereas for other weapons special revulsion and atrocity propaganda were reserved for when they were used in certain ways, such as against civilians or the wounded or shipwrecked. This politicization of the weapon can be largely attributed to the fact that international law had already prohibited the use of shells diffusing “asphyxiating or deleterious gases,” according to the Hague Declaration of 1899. That ban itself was made possible in no small part because delegates at The Hague, in an effort to reach some agreements at the grandiose peace conference, ended up agreeing to ban a weapon that had yet to be developed as a standard tool of warfare. It was relatively easy to agree to ban something that no one yet had and thus was not regarded as of great importance.

One other key feature that facilitated the Hague ban and has been critical for subsequent legal prohibitions, including the key Geneva Protocol of 1925 (which banned the use of any such gases, not just those in shells), is the continual association of the use of chemical weapons as a special threat to civilians. In a sense this could be seen as ironic in the post-World War I period. While some civilians were exposed to gas in the Great War, such exposure was overall quite rare and downplayed. But more to the point, the general lack of civilian population exposure actually made the interwar period’s fear of it more galvanizing than it might have been if civilians were exposed to gas bombing as a regular feature of war. Such nonevents provide a key in understanding the establishment of CW as the red line they are today. Civilians have not generally had occasion to get used to this technique of warfare, as with conventional bombing, keeping CW anachronistically strange and keeping alive the special moral repulsion and fear usually reserved for the initial encounter with a novel technology of warfare. Chemical weapons remain novel beyond their



At a cemetery in the Kurdish town of Halabja, Iraqi Kurds mourn the victims of a chemical attack. In 1988, at least 5,000 people were gassed to death when the Iraqi air force dropped chemical bombs on Halabja in the country's Kurdish north – a defining moment in a long history of oppression. Corbis

time, and the unfolding of events in Syria in 2013 only confirmed this dynamic. The world has been reacting as if this were a first encounter with the weapons. For many, it is.

THAT POINTS TO a key factor in the development of chemical weapons as a special red line: the very fact that they haven’t been used very often. This tradition of nonuse has come about for a variety of reasons: mutual deterrence or fear of retaliation in kind, lack of perceived utility in certain contexts, belief in an inadequate capability to make it worthwhile, and moral and legal constraints felt by those in decision-making positions.

No “nonuse” event has been more important than World War II. Adolf Hitler had no compunction against using gas in concentration camps, yet even he did not launch CW attacks against Allied cities or armed forces – even though they could well have been decisive in such moments as the D-Day invasion. Fear of retaliatory attacks largely kept Hitler restrained, yet it is the sheer fact of that nonevent that has assumed importance, regardless of the reasons. In U.S. Senate debates over whether and how to respond to Saddam Hussein’s use of CW in the 1980s, it was simply remarked that even Hitler didn’t use them, so they must be particularly bad. Indeed, few

SALUTING AMERICA'S ARMED FORCES TRIBUTE PISTOLS



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★ Saluting America's Soldiers honors those who put their boots on the ground. Left side (shown at top of page) depicts a soldier ready for battle with his Colt .45. Also featured are scenes of the courageous beach landing at Normandy, soldiers on tank patrol in WWII, as well as a tense moment loading a helicopter during the Korean War. The right side features a group of fighting men in Vietnam and a soldier with his trusty Colt .45 pistol. Banners on the right side read, "American Freedom Tribute®" and "Freedom Is Never Free." Featured on the right side is an outline of the USA, framing the words, "Freedom Forever." The banner below reads, "Country Before Self."



★ Saluting America's Sailors pays tribute to those who protect American freedom on the world's vast oceans and seas. The right side (shown above) puts focus on a sailor and beside him is an American destroyer. Also featured on the right is our stylized tribute to the spirit of the American Sailor. The center of the logo features a globe framed with a sailor cap, an anchor, and a compass. Surrounding the logo, banners read, "Defending Freedom Around the World." Banners on the right side read, "American Freedom Tribute®" and "Freedom Is Never Free."



★ Saluting America's Airmen is dedicated to the men and women who patrol the skies. Scenes on the left side (shown above) include an airman standing proudly before the American flag and also featured is the Stealth Bomber and B-52's. Patriotic banners read, "Saluting America's Airmen", "Defending Freedom", "Saluting America's Armed Forces", and "Lest We Forget®". Also featured is an outline of the USA, framing the words, "Freedom Forever." The banner below reads, "Country Before Self."

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▲ On the left side of each Tribute, prominently displayed as the focal point, there is an image of a soldier, sailor, or airman framed with a patriotic banner. Additional artwork features a banner reading, "Saluting America's Armed Forces" and "Lest We Forget". Also featured is an outline of the USA framing "Freedom Forever", a reminder that our Armed Forces are always on duty protecting our cherished freedoms. Another banner reads, "Country Before Self", a reminder of the daily sacrifices our soldiers, sailors, and airmen make on behalf of all Americans.



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decision-makers since have ventured to do what even Hitler wouldn't.

That tradition has been bolstered by fortuitous timing along the way. Was it possible that the United States would have used chemical weapons in World War II had the campaign in the Pacific islands dragged on for another year or two, given that Harry Truman did not seem to share Franklin Roosevelt's personal antipathy toward gas? Would the British have resorted to gas to thwart a German invasion had Hitler's forces crossed the Channel? It has been claimed that Hitler did in fact order the use of gas in the late days of the war, but was refused by his generals, who saw it as an act of madness.

What about the U.S. use of napalm and Agent Orange in Vietnam, which some have argued was chemical warfare? Didn't the United States violate the taboo? Napalm is an incendiary weapon and not defined as a banned CW, yet all the same it has largely disappeared from the battlefield in large part due to the controversies over its use in Vietnam. Defoliants have not been defined as part of the prohibited category of CW as such – those methods whose toxic properties cause death, temporary incapacitation or permanent harm to humans or animals. Still, in the aftermath of the controversies over defoliants, the Chemical Weapons Convention (CWC) of 2003 states in its preamble that its signatories recognize the prohibition on herbicides as a method of war. The United States did not use what are universally understood as banned lethal CW, such as mustard gas or nerve agents like the sarin used in Syria, and in that sense has powerfully contributed to the tradition of nonuse of chemical weapons in that and all subsequent wars, even though it only joined the Geneva Protocol in 1975.

The added twist over time has been the metamorphosis of chemical weapons from being feared as a future weapon of the powerful at the turn of the 20th century to being seen more as a weapon of the weak a century later. Syria was one of the last of a number of Middle East holdouts to the CWC that had maintained that until the region became a weapon of mass destruction (WMD)-free zone it had the right to maintain the deterrent capability of its WMD. The message was that until Israel signed the Nuclear Non-Proliferation Treaty and got rid of its suspected nuclear arsenal, its potential enemies would hold on to their WMD of choice. That effort to acquire relatively on the cheap the kind of diplomatic, symbolic and political currency enjoyed by the possession of

nuclear weapons has been resisted by the great powers, and accordingly has failed to a point that today only six states remain outside the CWC. Rather than being a currency of power like nuclear weapons, CW have become a marker of international pariah status, and this power-politic dynamic has now come to bolster the taboo over time.

CHEMICAL WEAPONS have never quite lived up to some of the apocalyptic fears frequently voiced in the post-World War I period, and in that sense have been something of the first weapon of mass destruction, before their time. But arriving as they did at a time when the promise of technological progress was dealt a shocking blow by the vast destruction of World War I, gas served as a litmus test and symbol of unease in the 20th century that humankind might actually not be able to extricate itself from the spiral of destruction wrought by technology. Among the members of the WMD category, it is CW, not biological and nuclear weapons, that have been used on several occasions since World War II. If biological or nuclear weapons were used, we would of course see an even greater explosion of concern and outrage. But as they haven't, it has been left to CW to serve as something of the humanitarian canary in the coal mine.

Some have suggested that since chemical weapons are not as inherently catastrophic in their effects as biological or nuclear weapons, and many "conventional" weapons are capable of mass destruction in their own right, that all the focus on CW is somehow misplaced. But that is to draw the wrong conclusion from the unevenness of how the world has sought to draw boundaries even when its peoples go to war. Just because the world doesn't react sufficiently to prevent all the atrocities that humanity suffers doesn't mean we ought to gainsay the times we do. As with codes of conduct of the honorable soldier, such as how to treat prisoners of war, we ought to be grateful that, even as such norms are sometimes violated, they do often somehow survive even that harshest test of war – and they have to in a world in which humanity has the technological capacity to undo all that we would seek to protect. ¶

Richard Price is a professor of political science at the University of British Columbia. He is the author of "The Chemical Weapons Taboo" (Cornell University Press, 1997), portions of which are reprinted here with permission from the publisher.

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UC-123K planes fly over a delta area to spray the defoliant Agent Orange southeast of Saigon in May 1970. While VA has resolved thousands of Agent Orange exposure claims in recent years, Blue Water and Brown Water Navy veterans still struggle for benefits. Photo by Dick Swanson//Time Life Pictures/Getty Images



“Find in my favor”

Angered by VA’s uneven approach to Agent Orange claims, Vietnam War Navy veterans say they won’t quit.

BY KEN OLSEN

When Mary Warner’s husband became too sick to care for himself, she took early retirement and a reduced pension to attend to his needs. It was a significant financial risk. The Warners thought they could squeak by, given Philip’s Agent Orange stipend and the promise that Mary could count on VA survivor benefits if something happened to her husband.

They were wrong.

Soon after Philip died of kidney failure in September 2011, VA decided the Vietnam War Navy veteran shouldn’t have received a decade’s worth of compensation for illnesses the agency acknowledges are caused by Agent Orange exposure. In fact, VA now questions whether Philip was in Vietnam at all, despite service records he provided when he filed his first claim in 2001.

“I think it’s unethical for them to come back and say he was erroneously awarded Agent Orange benefits when he’s not here to speak for himself,” Mary says. “Why didn’t they ask these questions when he was living?”

Although VA trumpets its efforts to resolve 230,000 new Agent Orange claims in recent years, its track record remains contradictory and confusing, particularly for servicemembers who cannot prove they set foot in Vietnam. In 2012, for example, one Blue Water Navy veteran's leukemia claim was approved while an identical claim from another sailor who served on the same ship at the same time was denied. Widows like Warner find themselves in a fight for survivor benefits after their husbands die of Agent Orange-related causes. Thousands of Brown Water veterans who served on Vietnam's rivers and inland waterways have been waiting more than three years for VA to review their cases after a U.S. senator discovered their claims had been denied without checking records of where they served.

"Thousands of veterans exposed to the toxin are left behind when it comes to vital treatment and benefits," American Legion National Commander Dan Dellinger told a joint hearing of the U.S. House and Senate Veterans' Affairs committees in September. "Studies indicate that Blue Water Navy veterans may have experienced higher exposure rates to Agent Orange than those who were on the ground, due to water-desalination systems on the ships. This has never been satisfactorily addressed by VA."

Frustration with VA's treatment of Vietnam War Navy veterans continues to grow. Groups including Blue Water Sailors of the Vietnam War are pushing for federal legislation restoring benefits to all Vietnam War veterans suffering from Agent Orange-inflicted illnesses. H.R. 543 would reverse a 2002 rule change by the Bush administration that excluded veterans who couldn't prove they had "boots on the ground" in Vietnam. Prior to that, all Vietnam War veterans who contracted certain diseases had qualified for benefits under the Agent Orange Act of 1991.

Two other veterans advocacy groups filed suit in August to force VA to provide Agent Orange benefits to Navy veterans who served off the coast of Vietnam during the war and are now suffering the consequences.

Mike Hodge is one of those sailors. He served with the gunnery crew on USS *Diamond Head*, which delivered ammunition to other ships along the Vietnam coast from March to December 1967.



Two sailors who served together aboard USS Diamond Head in 1967 submitted claims for leukemia. One claim was eventually approved, but the other Blue Water veteran's identical claim was denied. U.S. Navy

Hodge developed Type 2 diabetes in the 1970s, despite being in his 30s and having no family history of the illness. That was followed by neuropathy, ischemic heart disease, blood clots in his lungs, a stroke and an abdominal aortic aneurysm. He's been unable to work since 2008. "I felt like my body was giving out," says Hodge, who lives with his wife, Sharon, in an apartment in Sarasota, Fla.

Hodge has filed four Agent Orange claims since 2001. All were denied. "This is so absurd it's ridiculous," Hodge says. "Here I am stuck at home. I have to put my wife to work to pay the bills." Sharon works as a nursing assistant six days a week – including a 16-hour shift on Mondays – to help support the couple.

"It's hard, really hard," says Sharon, who has spent countless hours working on her husband's claim. That includes unsuccessful attempts to reach members of Florida's congressional delegation for help. "If you were in the Blue Water Navy, nobody wants to talk to you."

Hodge, meanwhile, says the dozen-year claims ordeal makes him bitter. "I did my duty," Hodge says. "Now they are telling us our service wasn't worth a s**t."

VA, however, hasn't treated all *Diamond Head* members equally. Bob Webb was granted Agent Orange benefits for chronic lymphocytic leukemia in August 2012 after pursuing his claim for more than two years. He succeeded only after thorough research and persistence, he says. That included hand-carrying information to his local VA office in Wichita, Kan., more than two dozen times. "They hope you give up," says Webb, who was a gunner's mate on *Diamond Head* in 1967. "You have to stay on it."

In the last packet of supporting material Webb delivered to VA, he included a note that said, "I didn't ask to get chronic lymphocytic leukemia.



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I hope you find in my favor.” He and his wife cried when they received notice that VA had approved his claim.

But the chronic lymphocytic leukemia claim of another sailor who served with Webb on *Diamond Head* during that same Vietnam tour was denied. Steve Voloshin was diagnosed with the cancer in 2004. He filed his Agent Orange claim with the VA office in Denver in 2011. That included a letter from his oncologist stating that his leukemia was likely caused by Agent Orange exposure – to no avail.

“VA said each case is different,” says Voloshin, who lives in Loveland, Colo. “But we were on the same ship at the same time and we have the same diagnosis.”

Voloshin is appealing his case and searching for additional evidence to back his claim, including deck logs that will show *Diamond Head* serving in Vietnam’s territorial waters. “I’m glad they granted Bob’s claim,” Voloshin says. “But I feel slighted.”

Veterans advocates say such disparities are common. “The whole claims system is a mishmash, with each VA regional office doing whatever it wants to do,” says Bill Miltenberger, founder of Blue Water Sailors of the Vietnam War. But there’s a larger problem as well: “(VA) ignores common sense, science, facts and maritime law when denying the majority of those Agent Orange claims.”

VA said it could not answer questions for this article because its funding had been interrupted by the government shutdown.

Meanwhile, Agent Orange claim disparities play out in other ways. VA rejected Pat Rankin’s initial claims after doctors found a tumor at the back of his mouth more than two years ago. Agent Orange benefits are granted to Vietnam War veterans with cancers of the lower respiratory system – the larynx, trachea, lungs and bronchus – but not the upper respiratory system, says Rankin, who served on USS *Lloyd Thomas*. So he gathered information from the nation’s top medical schools to demonstrate what should have been obvious: Agent Orange-contaminated air passed through a person’s nose and mouth on its way to the lungs and other areas VA considers the respiratory system.

“How can they say this isn’t a respiratory cancer? The tumor was in a sinus cavity in my mouth,” says Rankin, who lives in Moorhead, Minn. In addition, *Lloyd Thomas* has been added to VA’s official list of Brown Water ships – vessels that entered rivers and

inland waterways in Vietnam and were contaminated with the drift from Agent Orange spraying.

After appealing his case with the help of American Legion service officers, Rankin now has a 30 percent Agent Orange disability. But his claims for heart disease, high blood pressure and other issues are still pending.

Thousands of other Brown Water veterans aren’t getting any answers. In September 2010, then-Sen. Daniel Akaka asked VA to review nearly 17,000 Brown Water cases after learning it had rejected the claims without reviewing the veterans’ service records. In April 2011, VA said it had examined 6,700 cases. In the ensuing two and a half years, VA has repeatedly been unable to provide the status of the remaining 10,000 claims.

This offers little hope of a timely resolution for a widow like Mary Warner, who is on a tight budget while she works with a Legion service officer in Grand Rapids, Mich., to appeal the denial of her survivor benefits. Her husband served on USS *Constellation* during the Vietnam War. He was diagnosed with Type 2 diabetes in 1984 even though he was not overweight, regularly exercised and did not have a family history of diabetes. “It’s not the typical diabetic scenario,” Warner says.

Philip was granted a 50 percent disability rating in late 2002 for diabetes and neuritis. That was upgraded to a 100 percent rating in 2007 after he developed kidney disease.

“I’m so thankful he had VA benefits because our medical bills would have been astronomical without them,” Warner says.

But Philip was diagnosed with oral cancer in 2009 and died of kidney failure two years later, Warner says. When she contacted VA, she was told she wouldn’t receive survivor benefits, currently worth about \$1,200 a month. Among other things, VA claims her husband’s death wasn’t connected to Agent Orange exposure.

Warner is left worrying about her financial future, given that she left her job as a postal clerk when she was 58. “I wouldn’t have retired early to take care of Philip if I had known,” she says. She was already looking at a reduced pension because she was hired by the U.S. Postal Service after it trimmed its retirement benefits. And at 63, she says it won’t be easy to find another job.

“I wonder,” Warner says, “how many other veterans and families are left behind.” ¶

Ken Olsen is a frequent contributor to The American Legion Magazine.

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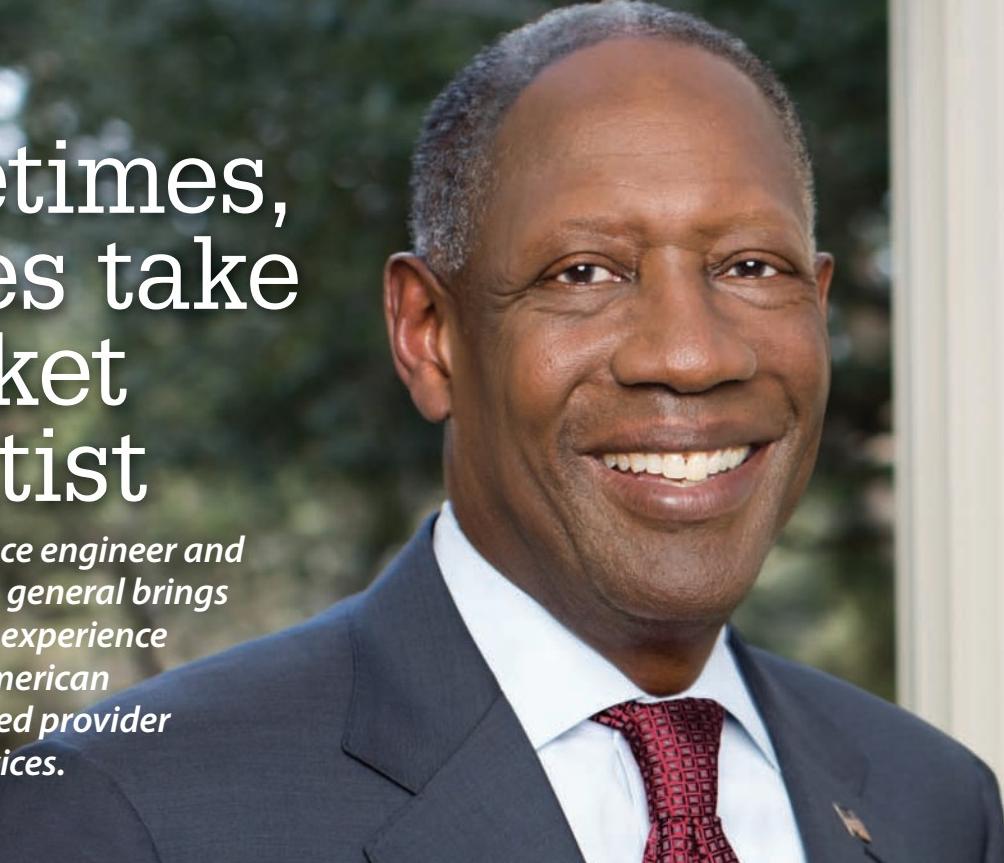


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Sometimes, it does take a rocket scientist

Former aerospace engineer and retired Air Force general brings a unique mix of experience to USAA, The American Legion's preferred provider of financial services.

BY JEFF STOFFER



Science and art are not mutually exclusive terms for retired U.S. Air Force Gen. Lester Lyles, chairman of the board at USAA, The American Legion's preferred provider of financial services. To him, it's all connected. He has always been a math and technology guy, having spent much of his career in and around the science of aerospace engineering. His art, meanwhile, can be found in the motto next to the January 2013 announcement of his board chairmanship on the USAA website: "communicate, communicate, communicate." That aspect of his character was recognized in 2012 with the Air Force Academy's Thomas D. White National Defense Award, which honors contributions to national security made by those who understand how to deal well with people, as well. "The taking-care-of-people part," Lyles said after receiving the award, "makes me prouder than whatever scientific, engineering and management things I have accomplished."

Over the years, his love of people and science has opened up a galaxy of opportunities for Lyles, son of a World War II Tuskegee Airman, whose life of service began in a high school

Junior ROTC program in Washington, D.C. Since then, he has earned multiple college degrees, helped build rocket launchers, led the Air Force's massive Materiel Command, assisted Dayton, Ohio, through BRAC (Base Realignment and Closure) transitions, served as vice chief of staff of the Air Force, provided business leadership for a number of defense contractors, and now helps guide USAA, which serves more than 10 million military veterans and their families.

The Lyles dossier is loaded with medals, awards and achievements. Rarely mentioned but meaningful to him is a characteristic that brought him to Indianapolis last May. "I am an avid auto-racing fan," Lyles said before the engines started for the 97th running of the Indianapolis 500. "It's the engines – the technology involved – I find very interesting, very invigorating. Nothing excites me more than hearing the sound. I love racing."

Lyles, who joined Legionnaires to watch last year's historic 68-lead-change race, recently spoke with *The American Legion Magazine* about the unique journey he has made to the chairman's seat at USAA.

You have had such a diverse career – engineering, the space program, missile defense. How do all those experiences help you at USAA?

I have been very lucky. I have been blessed to have had the opportunity to command and lead large organizations, the last of which was Air Force Materiel Command, which had 82,000 people in it, and our annual budget was about half of the Air Force's budget – about \$40 billion a year. That sort of fiscal environment, even though for the Department of Defense there is not a profit-and-loss situation like with business; we are stewards of the taxpayers' money. We have a board of directors, if you will – almost 500 in Congress – who watch everything we do very carefully. You learn to manage large institutions. You learn to manage large groups of people. You learn to delegate. You learn what it takes to run a big institution.

For you, this all started in a high school Junior ROTC program. Were you naturally drawn to ROTC and military service?

No, not at all. Even though my father served in World War II and the legendary Tuskegee Airmen, he was not a pilot. He was an enlisted supply guy in the 99th Pursuit Group. But in Washington, D.C., when I went to high school there, all the public high schools had Junior ROTC programs. And so whether you had a military affinity, background or not, you were automatically exposed to it. It was mandatory. Parochial schools and Catholic schools did not have that, but in public schools it was mandatory for males to be part of the Junior ROTC program. I don't remember when they stopped that in D.C., but it was years and years ago. That was my first exposure to wearing the uniform and to the discipline of the military environment and training.

You obviously excelled at Junior ROTC and in the classroom. What were your options coming out of high school?

I turned down an opportunity to go to the Air Force Academy, and when I went to Howard University in D.C. – one of the historically black colleges – it also had ROTC mandatory for the first two years for all male students. So after two years, if you wanted to be part of ROTC for your remaining two years, you signed up with the Army, Air Force or Navy. I was part of the Air Force ROTC at Howard and enjoyed it. I got an Air Force ROTC scholarship in addition to other scholarships there. So I signed up for the other two years. Four years of ROTC obligated me to four years of active duty.

How long did you expect to serve on active duty?

I was a young engineer, and I was anticipating working as an engineer in the Air Force, preferably with high technology and space programs, for four years. Then I would get out and do other things, in the private sector.

Instead, you put in 35 years of active duty.

As my wife says, "35 and a half years."

While you were a student, did you have a natural interest in complex problem-solving?

For some reason, I always enjoyed math. I always enjoyed technology. I enjoyed understanding how things work, taking things apart and putting things back together – not always successful in the latter. I loved the space program, which was obviously really big in the 1960s. That was my main interest.

How did the Air Force help you fulfill that interest?

My first assignment out of undergraduate school was directly to graduate school. The Air Force gave me a scholarship to go get a master's degree in engineering, so my first assignment was at New

Gen. Lester L. Lyles

Chairman of the Board, USAA

U.S. military service Entered the U.S. Air Force after ROTC program at Howard University. Fulfilled numerous Air Force assignments, rising from second lieutenant to four-star general, in aeronautics and space programs, advanced projects, missile defense and other commands; served as vice chief of staff for the Air Force in the Pentagon, May 1999-April 2000. He retired from the Air Force on Oct. 1, 2003. Among his decorations are the Defense Distinguished Service Medal, Distinguished Service Medal, Defense Superior Service Medal, Legion of Merit with oak leaf cluster, Meritorious Service Medal with two oak leaf clusters, and Air Force Commendation Medal. He is now a member of the NASA Advisory Council.

Awards Astronautics Engineer of the Year, 1990 (National Space Club); Roy Wilkins Renown Service Award, 1994 (National Association for the Advancement of Colored People); Sociedad de Ingenieros Award, 1999 (New Mexico State University); Hiram Hadley Founder's Award of Excellence, 1999 (New Mexico State University); Gen. Bernard A. Schriever Award, 2000 (U.S. Air Force); Black Engineer of the Year/Lifetime Achievement, 2003

Private sector appointments director, General Dynamics Corp., KBR Corp., Battelle and Precision Castparts Corp.; elected to the USAA board of directors in 2004 and became chairman in 2013.



Lyles is greeted by Donald J. Campbell, director of NASA's Glenn Research Center, during a 2009 visit. NASA

Mexico State University in Las Cruces. After I got my master's degree there, my first real assignment, if you will, was at Los Angeles Air Force Base – our space and missile organization in Los Angeles – and I was assigned as, literally, a rocket scientist. I was a rocket structural and propulsion engineer for one of our space-launch vehicles. It was my first big exposure to space programs and to running large activities.

It was the Air Force's space program – launching satellites and things of that nature. The specific vehicle I was responsible for was the Atlas space-launch vehicle. Atlas and Thor ... I was a young lieutenant and engineer for those programs. That was my first exposure. Subsequent to that, I ended up coming back to Los Angeles as a colonel to run what we called the space-launch recovery program. That was after the tragic *Challenger* space-shuttle accident. A lot of people don't know that around that same time, the United States lost one of our expendable launch vehicles – an unmanned one – and because of the shuttle accident we stood down for three years, not having any way to launch satellites because we were trying to find out what had caused the problems. Then we developed a whole family of new space vehicles. I was responsible for that, as a young colonel.

I came back in 1994 as a three-star, to run the space organization in Los Angeles for a couple of years, and from there got called up to the Pentagon to run our Star Wars program – our missile-defense program.

Along the way, did you consider going to space, yourself?

I did apply for the astronaut program and was accepted by the Air Force for a recommendation to

NASA. I didn't make the final cut with NASA. I still had lots of other involvement as an engineer and a manager.

Where do you think America's space program stands now?

In all honesty, the space program is still fairly robust. When the shuttle program shut down, most people thought that was the end of NASA space activities. But we still have a very active space-exploration program.

I had the honor and opportunity to serve on President George W. Bush's space-exploration commission back in 2004, to determine the future of space exploration for the United States. I subsequently served on what was known as the Augustine Committee. Norm Augustine, former CEO for Lockheed Martin, was commissioned with a small group – Sally Ride, God bless her soul, and others – to review what should be the future of NASA's human spaceflight program. That was in 2009. I've done a few other commissions and studies on space.

Are you still involved with it?

The answer is yes. I am a member of the National Academy of Engineering – the Aeronautics and Space Engineering Board. As a result of that, I stay active with NASA. I am an *ex officio* member of the NASA Advisory Council and have been since 2004. So yes, I am still active.

Another complex problem you have been asked to help solve is base realignment and closure transitions. How active are you with BRAC today?

Well, you are never really *active* with BRAC, but you can be part of the activities to advise communities and others on how they should deal with it. From that standpoint, everybody is watching closely to see if there is going to be another BRAC. The Dayton Development Coalition and some of the other entities in Ohio – I help advise them in case there is another BRAC. We also did that in 2005.

When I retired from Dayton – from Wright-Patterson Air Force Base, which was my last assignment – in 2003, I stayed active in the community in a couple of different capacities. I was on the board of trustees for a couple of different universities. I was on the board of directors for their public utility. Those things kept me involved in the community. So, from that standpoint, I was asked previously – and am being asked today – to occasionally advise them on how to answer potential BRAC questions that may come up.

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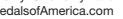
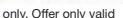
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It's a tough issue for communities that depend on the economic impact of a military installation.

How do you approach it?

You have to look for opportunities for partnership, ways to work with industry and other communities. To me, the right question is, "What is the value of a particular base, both to the country and to the particular service?" The No. 1 thing is to make sure communities are addressing the right questions and not just trying to protect jobs. They really need to think in terms of the value to the country of that particular entity.

Do you see the BRAC process as never-ending?

It's certainly a continuous question, and I dare say a continuous need.

Looking at real life, looking at potential closures, to me, is something that's going to be with us for a long time, until somebody right-sizes those organizations. You will see a lot more joint bases like what's happened in San Antonio. It seems very strange to refer to what I used to call Randolph Air Force Base as Joint Base San Antonio, where they are partnered with the Army and their facilities. There is a lot more dual or multiservice activity on a base now, rather than one single service. And that's the right thing to do to right-size.

Between aerospace engineering and a fast-evolving military, you have been at the forefront of many major shifts in society, including communications technology. Have USAA's breakthroughs in that area been compelling to you as you have served on the board?

Yes. I certainly see its role growing and growing, almost exponentially. When you look at the proliferation of mobile devices everywhere with everybody, particularly the millennial generation and Generation Z, or whatever you call the next generation – they are doing business through those devices. If we are going to be communicating with them, if we are going to make it possible for them to communicate with us and do business with us, we need to figure out exactly the ways to use that device – and whatever may come after that. At USAA, I am just really pleased with what we are doing in that area – in the area of innovation in general – particularly information technology. It's a huge enterprise.

I am still involved in some companies and

activities that are in (communications technology) research and development. It's not surprising for me to say, "Go look and see what USAA is doing. You would be surprised." It's not just your father's and mother's insurance company. There are great and innovative things.

USAA does have to be your father's and mother's insurance company, too, right?

Yes. We have to appeal to both constituencies – all constituencies. We just finished a big strategic planning conference, and the big question there was, "How do we appeal to and make sure we are serving the older generation – who are going to be with us for quite a long time, Lord willing – and the millennial generation that's

coming along today, and then future generations? How do we make sure that we are appealing to, and making business easy, for all of those?"

Through their smartphones?

You go to some countries, even some what we would call Third World countries, and everybody has a mobile device and they use it for everything. In a lot of respects, I think the United States is catching up to a lot of other countries.

All this reliance on digital media does not diminish the need for personal customer service, does it?

Our core value, our motto – that "we know what it means to serve" – we take that to heart. We have to make sure that we make it convenient for our members, for them to touch us and for us to touch them, in whatever ways we possibly can.

The American Legion and USAA recently renewed their relationship. How do you assess it so far?

It has grown tremendously. It is the largest affinity association (relationship) that we have. We don't see that changing. I see the opportunities growing as we look at ways we can serve new members through the Legion and make them, and anybody associated with the Legion, aware of our products and services, and ensure that they understand who we are, how we serve them and how well we will take care of them. I just see the relationship growing. ¶

Jeff Stoffer is editor of The American Legion Magazine.



Lyles led Air Force Materiel Command, Wright-Patterson Air Force Base, Ohio, from 2000 until his retirement in 2003. U.S. Air Force



Finally,

Financial Assistance for Victims of Mesothelioma and Asbestos-related Lung Cancer and their families

The law firm of Weitz & Luxenberg, P.C. is privileged to provide vital help for retired military veterans, construction workers and industrial tradesmen and their families who were exposed to and subsequently injured by toxic asbestos products.

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Mesothelioma is caused by occupational exposure to asbestos (as are certain Lung Cancers), often decades before it shows its first devastating symptoms.

Weitz & Luxenberg, one of the America's leading Asbestos and Personal Injury law firms, has been providing support and assistance for eligible asbestos victims and their loved ones nationwide, for more than two decades.

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It is only fair that Mesothelioma and Lung Cancer victims – and their families – get the compensation they deserve from the asbestos-product manufacturers who heartlessly placed them in harm's way so many years ago.

If you are a victim of Mesothelioma (or asbestos-related Lung Cancer), or if you are the surviving spouse or child of a victim, get the support and compensation you rightly deserve.

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Prior results do not guarantee a future outcome. We may associate with local firms in states wherein we do not maintain an office. If no recovery, no fees or costs are charged, unless prohibited by State Law or Rule. Not licensed to practice law in Louisiana. Gary Klein, Esq. (Lawrence Goldhirsch, Esq., member of FL Bar). *Clients are accepted based on specifics of their Asbestos disease and if their date of diagnosis conforms to their state's statute of limitations.



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LEGACIES SHARED

More than 100 posts have already begun sharing their histories on the Centennial Celebration website. Here are some excerpts from the www.legion.org/centennial interactive landing page:

POST 41 | BERRYVILLE, VA.

July 7, 1954



On July 7, 1954, a popular regional band, the Kountry Krackers, was contracted to perform at Friday night dances sponsored by Post 41. This was a country music band whose lead singer was a local girl named Patsy Cline ...

POST 287 | SAVANNAH, MO.

Jan. 1, 2000

A number of active members of Dick Munkres Post 287, The American Legion, talked about buying an old car to fix up for post members to use in parades. Everyone started looking for one, and Milt Clevenger found a 1926 Model T Ford in a barn up by Darlington, Mo. ...



POST 138 | PORT TAMPA CITY, FLA.

June 19, 1946



Hugh Gilbert "Buddy" Strickland was the first Port Tampa casualty of World War II. He was a Marine fighting in Guadalcanal, South Pacific, in October 1942 when he and thousands of others lost their lives. It is in honor and respect for him that our post bears his name. His family members have continued their membership with, and visitation to, our post over the years, and still do to the present day.

His family members have continued their membership with, and visitation to, our post over the years, and still do to the present day.

POST 25 | NEWPORT, N.H.

Oct. 1, 1927

Newport's American Legion Fife, Drum and Bugle Corps had its first practice in October 1927.

Enthusiasm was so high within the Corps that in less than two years it won the top statewide competition to represent New Hampshire at the 1929 National Convention in Louisville, Ky.



THE AMERICAN LEGION

1919 2019
100 Years

VETERANS STILL SERVING AMERICA

A new interactive website where local posts can document and share their stories is one of many ways The American Legion is preparing for its 100th anniversary in 2018 and 2019, a 15-month celebration of the organization's legacy of service to veterans, military personnel, families and communities. The site offers posts the opportunity to present photos, fill in timelines of important moments, explain their posts' namesakes and much more. Posts of any age, whether they were chartered in 1919 or 2013, are encouraged to participate.

Plans for the Legion's centennial were announced during the 95th National Convention in Houston last August. There, the new interactive website was unveiled, and dozens of convention-goers began filling in their profiles that week. The site is built to celebrate the local post's place in the fabric of our nation. "National," said American Legion 100th Anniversary Committee Chairman Robert W. Spanogle, "is a clearinghouse." The story of the Legion, he explained during the Fall National Executive Committee Meetings in Indianapolis, is told in the many ways the organization has touched lives and influenced local communities.

The committee has prepared some helpful guides to encourage posts, districts, counties, areas and departments as they prepare for the big birthday.

GETTING STARTED

The most important first step, according to the committee, is to start forming local centennial committees with post historians, longtime members and others in the community to help collect information. This committee can begin to gather historical information about the post, including:

A CENTURY OF SERVICE

A new interactive website kicks off The American Legion's centennial celebration. That's just one step in the journey to our 100th birthday.

- Who founded the post and when
- A brief biography of the post namesake
- Important dates in the post's history
- Families involved for multiple generations
- Notable members and youth-program alumni
- What makes the post special or unique
- Post accomplishments in the community

Community organizations – such as libraries, museums, schools or media outlets that have been recording post activities through the years – are important components of a committee. Other ideas for a centennial committee and an example from the Department of Missouri can be found in a downloadable publication:

Legacy & Vision Guide

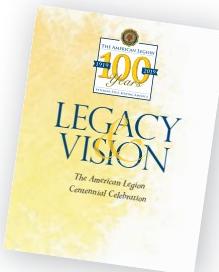
✉ [www.legion.org/publications/
217074/legacy-vision-guide](http://www.legion.org/publications/217074/legacy-vision-guide)

**For a printed copy of the guide,
email Laura Edwards:**

✉ ledwards@legion.org

Request printed guides by mail:

**Laura Edwards, American Legion Magazine
P.O. Box 1055
Indianapolis, IN 46206**



SHARE YOUR STORY

As photos, videos and stories are gathered, they can be posted on the Centennial Celebration website and shared online. Selected submissions will be printed in the national magazine and posted on the landing page of the national website.

✉ www.legion.org/centennial

There, administrators can register (at the upper-right-hand side of the page) to begin installing information and monitoring each submission before it appears live on the site.



"The American Legion has succeeded for nearly a century because it is based on a philosophy of individuals leading themselves and others, working hard to do what's right in service to our country.

"As the 100th Anniversary Committee has looked back on the Legion's history, a remarkable fact has come to light. In the very first year of its existence, The American Legion chartered no fewer than 5,400 local posts nationwide and beyond ... that are still operating today.

"I do not know where that ranks among the most successful franchises in American history, but I have to believe few can match it.

"The 100th Anniversary Committee ... has formulated plans to celebrate the coming milestone according to one important mantra: everything The American Legion is and does starts at the local post."

– American Legion 100th Anniversary Honorary Committee Chairman Theodore Roosevelt IV, speaking at the 95th National Convention in Houston

Once an administrator is registered, click “Share Your Post History” – located under “History” on the left-hand side of the page.

- Enter the department and post number.
- Click “Yes, create Post (fill in number).”
- Complete the fields required to start; only the post number, city and charter date are required to get started. If the date the post was chartered is unknown, put in an estimated date for now; changes can be made later.
- Click “Save” when finished.

Once the post page is created, members – and others whose lives have been touched by the post – can register and add historical photos, timeline events (significant moments in the history of the post) and upcoming events celebrating both the post’s history and the Legion’s centennial.

For step-by-step instructions on how to share your post’s legacy and vision, download the Legion’s Centennial Celebration Workbook.

🌐 www.legion.org/publications/217073/centennial-celebration-workbook

In the event that a post does not have access to the technological tools or expertise needed to create a Centennial Celebration web page, the workbook features paper forms that can be submitted to a friend of the post who can create the online page and act as administrator.

MORE FUN TO COME

Also in the works for the anniversary are:

- A historical video series about The American Legion and its influences on the nation
- A special gift to the nation
- Illustrated publications that showcase unique aspects of the nation’s largest veterans service organization
- Exhibits at national museums
- Special Centennial American Legion Legacy Run motorcycle rides

For all these efforts and more, National Headquarters is calling on local posts to start forming their own committees and telling their stories. A special centennial media kit, 100th Anniversary merchandise and advertising materials are also planned. Stay tuned to the Centennial Celebration website and other national media to stay informed. ☺

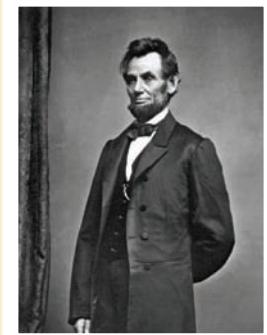
For more information, contact:

✉ ledwards@legion.org

POST 32 | SPRINGFIELD, ILL.

Feb. 12, 1935

We are the home and originator of the National American Legion Pilgrimage to the Tomb of Abraham Lincoln. In 1935, World War I veterans and members of Springfield Post No. 32 decided to honor President Lincoln, Springfield’s No. 1 son, on his birthday, Feb. 12, each year. Since that first Feb. 12 in 1935, and each and every year since, Springfield Post 32 has sponsored this commemoration of President Abraham Lincoln’s birthday, in his hometown of Springfield, Ill.



POST 201 | LOUISVILLE, KY.

June 30, 1937



The Log Cabin and property was purchased in 1940 for \$15,800. Prior to becoming the home of Highland Post 201, the Log Cabin had been a nightclub called Inn Logola. An advertisement featuring Inn Logola in 1937 stated that a “deluxe dinner” could be purchased for \$1.

POST 404 | ST. LOUIS

Jan. 7, 1946

Post 404 is the largest American Legion post in the City of St. Louis. As an all-female post, we focus on the welfare of fellow women veterans while supporting the programs of The American Legion. Post 404 partners with the local VA Women’s Clinic to support any female veterans who need financial assistance or just someone to lend an ear. We attend most events focusing on veterans and always look to recruit eligible veterans into the Legion. Post 404 is a key member of Stand Up for Women Veterans, which assists homeless and at-risk women veterans. We continue to grow and are a visible symbol of The American Legion and its ideals.



To view all available post histories, visit the Centennial Celebration website:

🌐 www.legion.org/centennial/histories

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Retired Lt. Col. Richard Cole breaks the wax seal of a bottle of 1896 cognac, given to Lt. Col. Jimmy Doolittle by the Hennessy Corp., at the National Museum of the U.S. Air Force on Nov. 9. Per Doolittle's wishes, the bottle was to be opened at the final toast of the Doolittle Raiders.

Photo by Lucas Carter / The American Legion

HONOR & REMEMBRANCE

'We owe them our eternal respect and gratitude'

BY HENRY HOWARD

The Doolittle Raiders unsealed an 1896 bottle of cognac last fall, bringing a 67-year tradition to a close.

After a roll call of the 80 Raiders' names – interrupted only three times with calls of "Here" – Lt. Col. Richard "Dick" Cole broke the seal of the Hennessy cognac, per the wishes of then-Lt. Col. Jimmy Doolittle, the group's commanding officer. On the morning of the April 1942 raid, Doolittle promised his men he would throw the biggest party they ever saw if the raid was successful. After the war, the Raiders reunited to celebrate Doolittle's birthday in December 1946, and that get-together turned into an annual toasting ritual.

"Gentlemen, may I propose a toast to those we lost in the mission and to those who passed away since. May they rest in peace," said Cole, 98, before joining Lt. Col. Edward Saylor, 93, and Staff Sgt. David Thatcher, 92, in a sip at the National Museum of the U.S. Air Force in Dayton, Ohio, on Nov. 9.

The fourth surviving Raider, Lt. Col. Robert Hite, 93, was unable to travel to Ohio because of health problems. However, he joined others in viewing the ceremony via a live broadcast on the Internet – the first time the Raiders have performed their ceremony for the public.

The toast concluded a day of commemoration and public fanfare as thousands of veterans, active-duty personnel,

historians and members of the general public thanked the Raiders. At a memorial service outside the museum, acting Secretary of the Air Force Eric Fanning praised them.

"In the wake of the bombing of Pearl Harbor, a few men were asked to stand in for a nation and strike a retaliatory blow against the Japanese empire," Fanning said. "It was a low time for Americans. We had been attacked at home, and Americans had seen the totalitarian regimes in Germany and Japan that seemed unstoppable. In that frame of mind, it is what I admire in the Doolittle Raiders. These 80 men showed the nation that we would fight, struggle and ultimately prevail."

Fanning ticked off the tasks the Raiders faced: take a bomber that had never seen combat, launch it off a U.S. Navy carrier deck (*USS Hornet*) that was a third as long as their minimum takeoff distance, attack a heavily defended Japan on a one-way trip, and land on a runway they had never seen in a nation occupied by Japanese troops.

"The Doolittle Raiders are examples to all Americans and all airmen that even in our darkest days there are some among us who have the courage to step forward and say, 'Send me,'" Fanning said. "We owe them our eternal respect and gratitude."

The Raiders successfully bombed five cities. During the raid, three men died and eight were captured. Fifteen of the 16 planes crashed, with one landing safely in Russia; the crew was held captive for more than a year.

Thatcher, engineer-gunner of Aircraft No. 7, said they volunteered for the mission as a sense of duty. "The most memorable moment of the mission wasn't the training, the long over-water flight or the dropping of the bombs in Tokyo," he said. "It was the crash landing. You just can't forget something like that."

To Cole, co-pilot of Aircraft No. 1, their mission was something that had to be done. "We all shared the same risks and had no realization of the positive effect our efforts had on the morale of America at the time," he said at the public memorial. "We are grateful we had the opportunity to serve and are mindful that our nation benefited from our service."

Saylor, a member of American Legion Post 110 in Washington state and engineer/gunner of Aircraft No. 15, agreed. "I can thank the country because they appreciated what we did," he said. "It even took us a while to realize what we did at the time. The war was on, so our job was to drop some bombs ... So we did what we had to do."

Frank Ruby, a 96-year-old Pearl Harbor survivor, was among those invited to a private dinner with the Raiders.

"I gave (Cole) a hug and a handshake and thanked him several times because he sure made a difference in our way of life out there in Honolulu," said Ruby, a 10-year Navy veteran who was not injured in the Dec. 7, 1941, attack.

The public can no longer thank the Raiders in person, but their legacy will live on.

John "Jack" Hudson, the museum's director, said the institution will honor the Raiders by displaying their 80 goblets and carrying case. The goblets are engraved twice, with each Raider's name at the top and bottom. When a Raider dies, his goblet is turned upside down.

The goblets and case will join a B-25 and the Hornet carrier deck, already on display at the museum. Those items will continue to "tell the story to future generations, to let the American public learn and know their story, and to inspire today's youth as well as those of future generations," Hudson said.

Henry Howard is deputy director of magazine operations for The American Legion Magazine.

See more photos from the ceremony:

 www.legion.org/honor

ACTIVE DUTY

SEALs vs. ninjas

In case there was ever any doubt, Adm. William H. McRaven, head of the U.S. Special Operations Command, has made it official: Navy SEALs are superior to ninjas in virtually every category that matters in warfighting, except for perhaps one.

When 7-year-old Walker Greentree wrote McRaven to settle an argument over who's quieter – SEALs or ninjas – America's top commando answered, "I think ninjas are probably quieter than

SEALs, but we are better swimmers, and also better with guns and blowing things up."

McRaven also offered Greentree some advice: "If you want to be a SEAL, you must do two things: listen to your parents, and be nice to the other kids. If you do that, you can probably be a SEAL too."



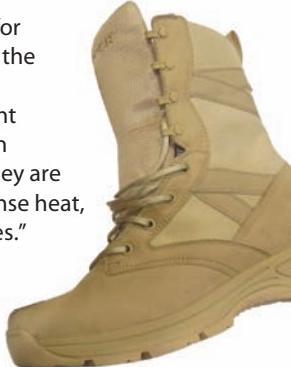
ACTIVE DUTY

A better boot

Three firms are competing to develop a new boot for America's infantry troops, one that can better handle the harsh terrain of the Middle East.

"One big benefit the new boots offer is lower weight – about a half pound lighter than the boots soldiers in Afghanistan now wear," *The Boston Globe* reports. "They are designed in particular to deal with Afghanistan's intense heat, where temperatures in summer get above 100 degrees."

The three boot prototypes have been tested by hundreds of soldiers at the National Training Center at Fort Irwin, Calif. The boots will retail for between \$150 and \$270 per pair.



ACTIVE DUTY

Air Force mission-capable rates

The Air Force has released mission-capable rates for its fleet of aircraft – the degree to which they are ready to do their jobs. The news is not good for some key airframes, as *Military Times* reports:

96.9 C-37A

91.1 MQ-9
Reaper drone

75.3 B-52

93.4 MQ-1B
Predator drone

80.9 U-2

74.1 RQ-4
Global Hawk drone

92 VC-25A (*the Air Force One fleet*)

77.8
Average for all airframes

57.9 B-1

46.7 B-2A



VERBATIM

He repeatedly voted for the flag-protection amendment, and sent a message that the flag of the United States should be respected and that desecration of this symbol of our country is wrong. The numerous accolades that he received as an advocate for veterans and their families were well deserved.



American Legion National Commander Dan Dellinger, on the passing of Ike Skelton, former chairman of the House Armed Services Committee. A Democrat who represented Missouri's 4th Congressional District for 17 terms, Skelton died Oct. 28. He received the Legion's prestigious Patriot Award in 2012.

ENERGY**Boom time**

In 2012 (the most recent year for which data are available), the U.S. energy boom "supported 2.1 million jobs, added almost \$75 billion in federal and state revenues, contributed \$283 billion to the gross domestic product and lifted household income by more than \$1,200," *Businessweek* reports. Much of the energy boom is attributed to hydraulic fracturing, or "fracking."

IMMIGRATION**Voter boom**

The immigration reform bill circulating among Senate leaders would add 17 million new potential voters over the next quarter-century, *The Washington Times* reports, citing a study from the Center for Immigration Studies. "That 17 million is in addition to the 15 million already built in from existing immigration levels through 2036," according to the *Times*.

**ASK A SERVICE OFFICER****Tips for appealing a VA decision**

Cajun Comeau
Department Service Officer, North Carolina

Q: Should I appeal VA's decision on my claim?

A: I encourage claimants to appeal an unfavorable decision if their representing service officer identifies information VA missed that could result in a definite grant of benefits. However, there are cases where there is no legal

basis for either appeal or reopening of a claim. An initial appeal is referred to as a notice of disagreement (NOD), and it is imperative that you have accredited representation when filing one. Otherwise, you may not be able to gain representation once the appeal process has begun, resulting in you being responsible for representing yourself in the hearing.

In the appeal, the claimant must tell VA that he or she disagrees with the decision, and must state if the disagreement regards one contention or multiple contentions listed on the same written decision. The claimant must also provide a reason for disagreement and cite evidence supporting his or her position. The NOD must be filed within one year from receipt of the rating decision. At this point, the claimant becomes the appellate and is encouraged to use VA Form 21-0958 or 21-4138. An NOD does not have to be packaged in either form to be accepted by a VA regional office (VARO); it can be written on paper as long as it includes the nature of the disagreement. After proper receipt of the NOD, the VARO will send correspondence to the appellate to determine if he or she desires a hearing or *de novo* review – taking into account all evidence while giving no consideration to the previous decision.

An NOD preserves the effective date of a claim, so if a grant of benefits is achieved on appeal the appellate will be paid retroactively back to the date the claim was originally filed.

Contact an American Legion-accredited service officer in your state for further assistance:

www.legion.org/serviceofficers

Do you have a question for Department of North Carolina Service Officer Cajun Comeau about the claims process or veterans benefits in general? Send it to askso@legion.org.

Wow! A Simple to Use Computer Designed Especially for Seniors!

Easy to read. Easy to see. Easy to use. Just plug it in!



"I love this computer! It is easy to read and to use! I get photo updates from my children and grandchildren all the time."

— Janet F.

Have you ever said to yourself “I’d love to get a computer, if only I could figure out how to use it.” Well, you’re not alone. Computers were supposed to make our lives simpler, but they’ve gotten so complicated that they are not worth the trouble. With all of the “pointing and clicking” and “dragging and dropping” you’re lucky if you can figure out where you are. Plus, you are constantly worrying about viruses and freeze-ups. If this sounds familiar, we have great news for you. There is finally a computer that’s designed for simplicity and ease of use. It’s the WOW Computer, and it was designed with you in mind. This computer is easy-to-use, worry-free and literally puts the world at your

fingertips. From the moment you open the box, you’ll realize how different the WOW Computer is. The components are all connected; all you do is plug it into an outlet and your high-speed Internet connection. Then you’ll see the screen – it’s now 22 inches. This is a completely new touch screen system, without the cluttered look of the normal computer screen. The “buttons” on the screen are easy to see and easy to understand. All you do is touch one of them, from the Web, Email, Calendar to Games – you name it... and a new screen opens up. It’s so easy to use you won’t have to ask your children or grandchildren for help. Until now the very people who could benefit most from E-mail and the Internet are the ones that have had the hardest time accessing it. Now, thanks to the WOW Computer, countless older Americans are discovering the wonderful world of the Internet every day. Isn’t it time

NEW

Now comes with...

Larger 22-inch hi-resolution screen – easier to see

16% more viewing area

Simple navigation – so you never get lost

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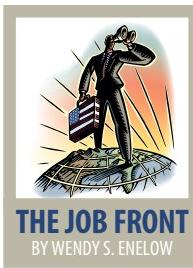
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CAREERS

There's money in skilled trades



If you're a skilled tradesperson – electrician, machinist, communications technician, welder, carpenter or other specialist – you're in a great position to find a new job when you leave military service.

While young college graduates with degrees in business management, marketing and international relations are struggling to find positions, talented tradespeople – be they 22 or 52 – are constantly in demand. There simply aren't enough to fill the need in just about every market in the United States. And they are generally paid quite well.

Consider Henry, an experienced telecommunications tech who just finished a four-year tour of duty with the Navy. With a résumé showcasing his experience and technical qualifications, inside of three days he had eight interviews and one offer at \$50,000 a year. The greatest challenge of his job search is deciding which opportunity to accept. How many job seekers can say that?

The stigma that used to be associated with "nonprofessional" (trade) jobs is rapidly fading as people realize the necessity of these jobs and the opportunities they provide. For some, working as HVAC technicians in small rural markets is the perfect job. For others, working as cell-tower climbers for major corporations is the right fit. All of these opportunities exist, and chances are your military service has prepared you well.

The Bureau of Labor Statistics is a great resource for valuable information (e.g., growth projections, salaries, locations) for every job title imaginable. Visit www.bls.gov and research the specific trades in which you're interested.

For those of you who are not skilled in a trade, don't worry. You are still needed. It's just time to acknowledge that not everyone has to be a professional, manager or executive, and that's OK.

Wendy Enelow is co-author of "Expert Résumés for Military-to-Civilian Transitions" and "Executive Résumé Toolkit."

BY THE NUMBERS

A hand up

Job fairs and hiring events in which The American Legion participated in 2013

150+

91

60

119,000

Hiring Our Heroes events hosted by the Legion in 2013, in conjunction with the U.S. Chamber of Commerce

Hiring Our Heroes events conducted at Legion posts

Estimated veterans who have found employment through Hiring Our Heroes events since March 2012



EMBLEM SALES

2014 Emblem Sales catalog available online, in print

The 2014 American Legion Flag & Emblem catalog is available in print and online.

Among the new items offered – by request – is a women's professional dress shirt, available for Legion and Auxiliary members alike. A continuing favorite is U.S. flags; Emblem Sales still offers the lowest price on American-made flags and ships more than 1 million annually.

Anyone who purchased a Legion, Auxiliary or Sons item from Emblem Sales in the past three years automatically received a catalog in November, as did commanders and adjutants at all levels.

All purchases give financial support to American Legion programs that enhance the quality of life for veterans, military families and youth.

Shop online at www.emblem.legion.org or call and order toll-free at **1-888-453-4466**.

VERBATIM

I personally believe, even if it takes a change to the law, the president should honor the commitment the federal government made to those people and let them keep what they got.

Former President Bill Clinton, assessing the troubled rollout of the Affordable Care Act – aka Obamacare – in an interview with OZY founder Carlos Watson. Nevertheless, Clinton compared the enrollment website's glitches to the enrollment issues of the Medicare drug benefit in 2006, saying that in time they'll be fixed. Source: OZY.com



How a Safe Step Walk-In Tub can change your life

Remember when...

Think about the things you loved to do that are difficult today — going for a walk or just sitting comfortably while reading a book. And remember the last time you got a great night's sleep?

As we get older, health issues or even everyday aches, pains and stress can prevent us from enjoying life.

So what's keeping you from having a better quality of life? Check all the conditions that apply to you.

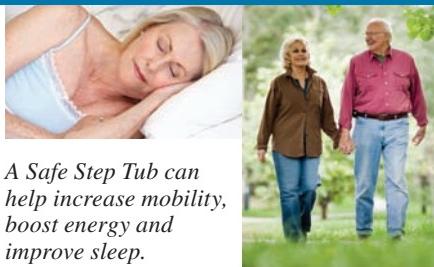
Then read on to learn how a Safe Step Walk-In Tub can help.

Feel better, sleep better, live better

A Safe Step Walk-In Tub lets you indulge in a warm, relaxing bath that can relieve life's aches, pains and worries.

It's got everything you should look for in a walk-in tub:

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- Safety features — Low step-in, grab bars and more allow you to bathe safely and maintain your independence.
- Quality and value — Safe Step Tubs are made in the U.S.A. and have the best warranty in the business.



A Safe Step Tub can help increase mobility, boost energy and improve sleep.

Personal Checklist:

- | | |
|--|--|
| <input type="checkbox"/> Arthritis | <input type="checkbox"/> Asthma |
| <input type="checkbox"/> Insomnia | <input type="checkbox"/> Anxiety |
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| <input type="checkbox"/> Lower Back Pain | <input type="checkbox"/> High Blood Pressure |

Call now toll free

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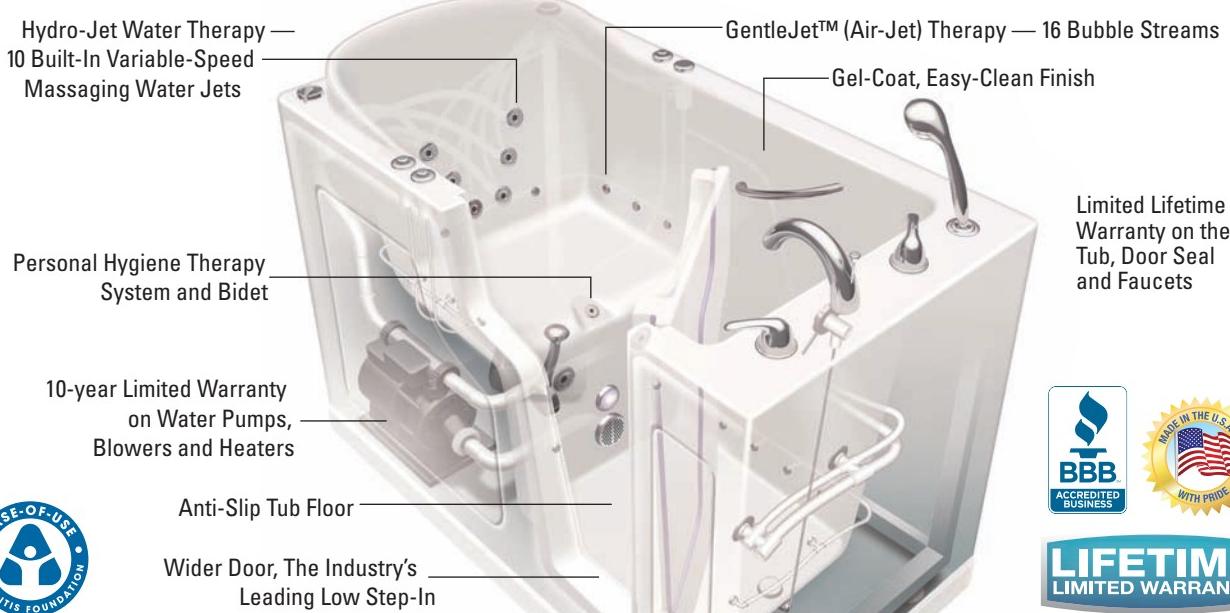
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Safe Step includes more standard therapeutic and safety features than any other tub on the market, plus the best warranty in the industry:



PERSONAL FINANCE



Out of the mattress and into the market

It's everywhere – in IRAs, retirement plans, banks and investment accounts. I'm sure there are more than a few mattresses out there hiding their share of currency. All that cash, despite today's rock-bottom interest rates.

I can see why it's happening, even if I don't think it makes a lot of sense in some cases. But people are afraid. They're afraid of bonds because rising interest rates could send them into the tank. They're afraid of stocks because the run-up in recent years makes them seemingly ripe for a turn south. Add the turmoil in Washington, and it's not hard to see why people are hesitant to take any action.

Our market experts here at USAA anticipate that rates will eventually rise, but only gradually over the next two to three years. So what do you do with that cash?

■ Why the cash? The first step is to assess where you stand relative to your goals and in the context of the current economic environment. Putting your head in the sand and waiting for rates to rise is not a plan. It may be that a portion, if not all, of your cash is right where it should be: safe, liquid and stable. That's certainly the case for rainy day funds or money set aside for the next couple of years, but it's probably not true for money earmarked for your longer-term goals. The wait for higher rates may leave you with your hands still in your pockets several years from now.

■ Incorporate short-term bonds. If you're willing to accept the potential for your principal value to fluctuate and even go down, you may be able to squeeze out some additional income by using a short-term or ultra-short-term bond fund. This is an option you should review with your financial adviser because you need to understand the additional risks you'd be taking.

FOCUS ON FINANCES



J.J. MONTANARO

- **Shift to equities.** This represents a major adjustment to your investments, but it might make sense for cash targeted for long-term goals, like an IRA or retirement plan. We're all living longer, and the growth potential of stocks may help you achieve your goals despite offering what will likely be a bumpier ride.

- **Use some of both.** Ultimately, if you're getting into or back into investing, there's probably not just one solution. As always, it's best to build a diversified portfolio – a mix of different types of stocks, bonds, cash and alternative investments.

One thing you don't want to do is put yourself in a bad position in the quest for higher rates or returns. Funding short-term savings goals with long-term investments can be a recipe for disaster. Would you put next month's mortgage payment in the stock market? I hope not. Along those same lines, leaving money earmarked for long-term goals in cash will likely lead to a situation where your portfolio is outpaced by inflation. It may feel safe, but you'll lose purchasing power over time.

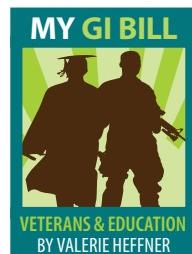
In the end, there are no easy answers. But if you're sitting on a pile of cash, one thing that does make sense is to revisit your overall saving and investing plan. It may also be a great time to enlist the help of a financial adviser who can help you step back and take an unemotional look at where you're at and what's been going on. That's why we're here.

J.J. Montanaro is a certified financial planner for USAA, The American Legion's preferred provider of financial services. Submit questions for him online.

www.legion.org/focusonfinances

EDUCATION

Montgomery GI Bill refund eligibility



Q: *I served on active duty in the Army from December 1985 through December 1988, and another four years in the Selected Reserve. During my active-duty time, I contributed \$1,200 to Montgomery GI Bill benefits, but was unable to use them. Can I get a refund?*

A: Under the Post-9/11 GI Bill (Chapter 33), individuals who entered active duty after June 30, 1985, or who served a combination of at least two years of active-duty service and four years of Selected Reserve service after June 30, 1985, may qualify for a refund of the \$1,200 deduction for the Montgomery GI Bill (Chapter 30). ■ Only individuals who actually made the contributions may receive the refund.

- Individuals must have made an irrevocable election to use Chapter 33 by relinquishing benefits under Chapter 30, and had entitlement remaining as of the date of relinquishment.

- Individuals must be receiving a housing allowance at the time entitlement exhausts to receive the refund.

- Individuals receiving transferred benefits are not entitled to the Chapter 30 refund.

The amount of the refund will be equal to the number of months and days the individual had remaining under Chapter 30, divided by 36 months, multiplied by \$1,200. If an individual has 20 months and 15 days remaining, the refund will be \$683.33. (Convert the days of entitlement remaining into a decimal by dividing the number of days into 30.)

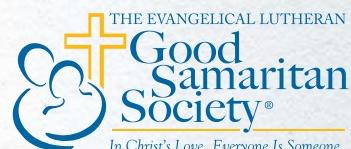
Valerie Heffner is a Marine Corps veteran and member of American Legion Post 27 in Arizona. askvalerie@legion.org



Don't plan to retire. Plan to live.

Retirement isn't just an age. It's an opportunity to start Life 2.0 without the work and worries of owning a home. It can be an open door to making new friends and doing things you've always wanted. Somewhere you feel a sense of belonging and well-being, and experience something more liberating than maintenance-free living.

Connect with someone who can help you learn more about your options:
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visit www.good-sam.com/learnmore.



All faiths or beliefs are welcome. 13-G1853

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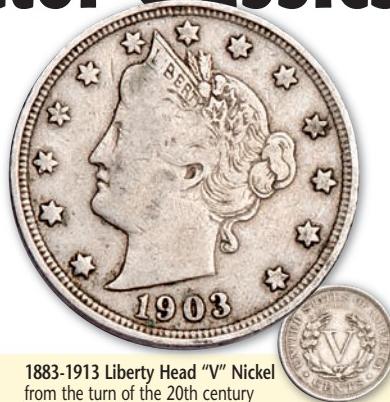


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from the turn of the 20th century

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Yes! Please send me my 3-Coin Collectors Set for ONLY \$4.95 – regularly \$21.00, plus **FREE Shipping** (limit 4 sets). Please also send my FREE Uncirculated 2009 4-Coin Lincoln Cent Set (one per customer, please).

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27 LED PORTABLE
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Requires three
AAA batteries
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WELDING
90 AMP FLUX
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NO GAS
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2 HP (63 CC)
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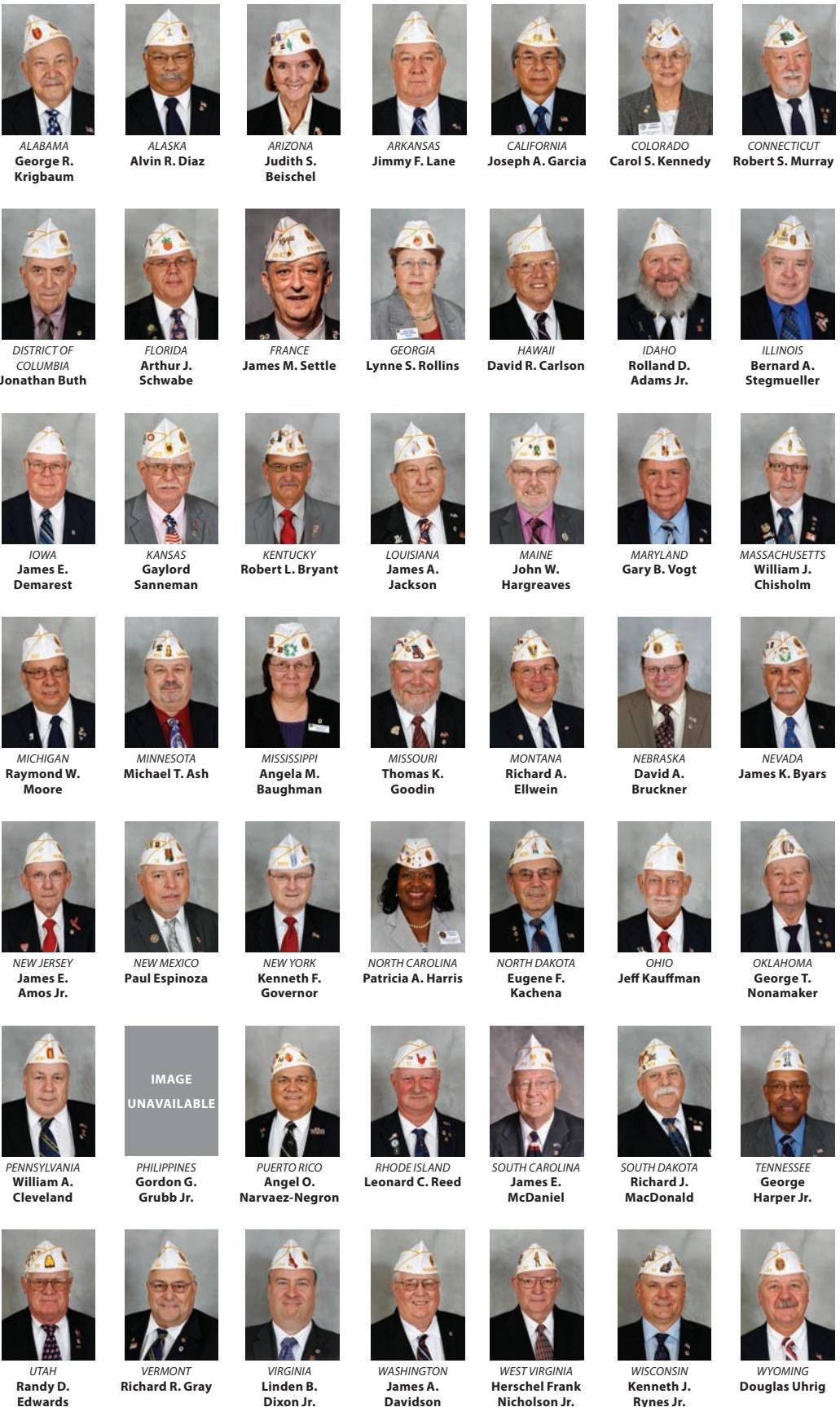
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MEETINGS

Discount airfare available for 2014 Legion meetings

The American Legion has obtained discounts with American Airlines, Delta Airlines and United Airlines for its 2014 meetings.

Legionnaires who want National Headquarters to obtain their airline tickets can contact Marti Wooden at **(317) 630-1232** or mwooden@legion.org. Individuals can also contact the airlines directly to obtain the discounts. It is recommended that tickets be purchased at least 30 days prior to travel. Discounts vary, and the airlines will charge a service fee to make the reservation. No discounts apply with Amtrak or Greyhound, but reservations can be made online at www.amtrak.com and www.greyhound.com, or by phone at **(800) 231-2222** for Greyhound.

AIRLINE CONTACTS

American Airlines	1-800-433-1790 – Reference Index No. 22836.
Delta Airlines	1-800-328-1111 – Contract No. 419679. Refer to File No. NMH6B.
United Airlines	1-800-521-4041 – Agreement Code 907150, Z Code ZRES. Booking online at www.united.com receives an additional 3 percent discount. No service fee applies.

2014 AMERICAN LEGION CALENDAR

EVENT DATE	EVENT	EVENT CITY	AVAILABLE AIRPORT(S)
Jan. 10-11	Membership Planning Meeting	<i>Indianapolis</i>	<i>IND</i>
March 19-26	Department Service Officer School/Washington Conference	<i>Washington</i>	<i>DCA, BWI, IAD</i>
April 4-6	Oratorical Scholarship Finals	<i>Indianapolis</i>	<i>IND</i>
May 2-8	NEC Spring Meetings	<i>Indianapolis</i>	<i>IND</i>
July 18-26	Boys Nation	<i>Washington</i>	<i>DCA</i>
July 31-Aug. 2	Department Service Officer School/Membership Workshop	<i>Indianapolis</i>	<i>IND</i>
July 29-Aug. 3	Junior Shooting Sports 3-Position Air Rifle National Championship	<i>Colorado Springs, Colo.</i>	<i>COS</i>
Aug. 7-11	American Legion Baseball Regionals	<i>Various locations</i>	<i>BDL, LIT, IND, FAR, EUG, PHX, PHL, GSO, CLT</i>
Aug. 13-19	Legion Baseball World Series	<i>Shelby, N.C.</i>	<i>CLT, GSP</i>
Aug. 22-28	96th National Convention	<i>Charlotte, N.C.</i>	<i>CLT</i>
Sept. 19-21	Children & Youth Conference	<i>Indianapolis</i>	<i>IND</i>
Sept. 26-28	Americanism Conference	<i>Indianapolis</i>	<i>IND</i>
Oct. 10-16	NEC Fall Meetings	<i>Indianapolis</i>	<i>IND</i>
Oct. 25-31	Legion College	<i>Indianapolis</i>	<i>IND</i>

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How to submit a reunion

The American Legion Magazine publishes reunion notices for veterans. Send notices to **The American Legion Magazine, Attn: Reunions, P.O. Box 1055, Indianapolis, IN 46206**, fax (317) 630-1280, e-mail reunions@legion.org or submit information via our website, www.legion.org/reunions.

Include the branch of service and complete name of the group, no abbreviations, with your request. The listing also should include the reunion dates and city, along with a contact name, telephone number and e-mail address. Listings are publicized free of charge.

Your notice will appear on our Web site within a week and will remain available online until the final day of your reunion. Upon submission, please allow three months for your reunion to be published in print. **Due to the large number of reunions, The American Legion Magazine will publish a group's listing only once a year.**

Notices should be sent at least six months prior to the reunion to ensure timely publication.

Other notices

"In Search Of" is a means of getting in touch with people from your unit to plan a reunion. **We do not publish listings that seek people for interviews, research purposes, military photos or help in filing a VA claim.** Listings must include the name of the unit from which you seek people, the time period and the location, as well as a contact name, telephone number and e-mail address. Send notices to **The American Legion Magazine, Attn: "In Search Of," P.O. Box 1055, Indianapolis, IN 46206**, fax (317) 630-1280 or e-mail reunions@legion.org.

The magazine will not publish names of individuals, only the name of the unit. Listings are published free of charge.

Life Membership notices are published for Legionnaires who have been awarded life

memberships by their posts. **This does not include a member's own Paid-Up-For-Life membership.** Notices must be submitted on official forms, which may be obtained by sending a self-addressed stamped envelope to **The American Legion Magazine, Attn: Life Memberships, P.O. Box 1055, Indianapolis, IN 46206**.

"Comrades in Distress" listings must be approved by the Legion's Veterans Affairs & Rehabilitation division. If you are seeking to verify an injury received during service, contact your Legion department service officer for information on how to publish a notice.

To respond to a "Comrades in Distress" listing, send a letter to **The American Legion Magazine, Attn: Comrades in Distress, P.O. Box 1055, Indianapolis, IN 46206**. Include the listing's CID number in your response.

"Taps" notices are published only for Legionnaires who served as department commanders or national officers.

AIR FORCE / ARMY AIR FORCES

67th Tact Recon Wing (All Units), New Orleans, 5/12-16, Marion Edwards, (570) 222-4307, jeeme@nep.net; **98th Air Refueling Sqdn**, Bossier City, LA, 4/24-27, Ron Hoff, (318) 746-5167, rhoff@bellouthsn.net; **502nd TCG 605th, 606th, 607th & 608th AC&W Sqdns**, Savannah, GA, 5/3-7, Bill Aylward, (703) 715-0448, waylward1@verizon.net; **601st & 615th AC&W Sqdns**, Tucson, AZ, 4/28-5/2, Francis Gosselin, (352) 588-9295, fgosselin@tampabay.rr.com; **1987th Commn Sqdn (1974-1975)**, Cookeville, TN, 8/20-23, Jackie Case, (931) 651-1014, afilifer26@hotmail.com; **Torrejon AB, Spain (All Yrs)**, Florence, KY, 8/28-31, Burnethel Sanford, (951) 739-0202, mizbs3492@msn.com

ARMY

1st Cav Div, Oak Brook, IL, 7/9-13, Terry Hodous, (773) 445-1213, us67-hodo@outlook.com; **4th Inf Rgt**, Fort Polk, LA, 6/4-6, Richard Wideman, (337) 424-2120, 4thinfwarriors@gmail.com; **24th Evac Hosp (Vietnam, 1966-1972)**, Branson, MO, 9/11-15, Tom Catalano, (315) 786-0429, tpcatalano@live.com; **62nd Avn Co & A Co, 502nd Avn Bn, 175th AHC (Vinh Long, Vietnam, 1964-1972)**, Washington, 9/18-22, Tom Anderson, (703) 451-4015, teandler@cox.net; **66th Inf Div**, New Orleans, 6/24-29, Lenore Angelo, (814) 948-9747, pvoangelo@msn.com; **73rd Tank Bn**, Las Vegas, 4/22-26, Bob Jones, (816) 836-0969, bobjones73dtkbn@yahoo.com; **121st AHC/93rd Trans Co & Attached Units**, Branson, MO, 6/12-15, John Schmied, (352) 633-0541, johnschmied@yahoo.com; **359th Trans**, Branson, MO, 5/7-11, John Porter, (432) 267-1733, crowbar.1@comcast.net; **508th MP Bn**, Branson, MO, 4/30-5/7, Don Henderson, (765) 654-5288, dhoink@sbcglobal.net; **728th MP BN**, San Antonio, 6/4-8, Peter Smith, (210) 404-1726, pbscoin@yahoo.com; **Chem Corps Soldiers (Vietnam)**, Fort Leonard Wood, MO, 6/24-27, John Thiel, (563) 564-5809, drjthiel@gmail.com; **L Co 21st Inf Rgt 24th Inf Div**, Savannah, GA, 4/30-5/4, George Vlasic, (910) 287-5618, geonanvlasic@atmc.net

MARINES

Mar Corps Avn Recon Assn (MCARA) – VMP, VMD, VMC, VMJ, VMJC, VMO, VMFP, VMAQ, VMFA with ATARS, VMU Sqdns, Tucson, AZ, 5/1-5, Paul Melcher, (803) 359-9338, melch12@msn.com; **Plt 358 (MCRD San Diego, Aug-Nov 1959)**, San Diego, 8/7-10, John Newport, (770) 926-4752, mrrnmrs41@aol.com

NAVY

Bushnell AS 15, Winston-Salem, NC, 4/28-5/1, Ben Supowitz, (215) 676-3585, benel24@comcast.net; **Carpenter DD 825**, Jacksonville, FL, 4/24-28, Coy Ritchie, (303) 981-5519, coryritchie@aol.com; **Cony DD/DDE 508**, Jacksonville, FL, 5/28-6/1, Ken Cox, (863) 307-3187, kcox@tampabay.rr.com; **Duncan DDR 874**, Branson, MO, 5/21-25, Ric

"Mickey" Spillane, (928) 566-4549, rspill49@yahoo.com; **Gainard DD 706**, Norfolk, VA, 8/10-13, George Hennessy, (239) 458-5807, dotegehennessy@aol.com; **Gearing DD 710**, Nashville, TN, 5/15-19, Bill Latta, (615) 758-8369, las@comcast.net; **George K. Mackenzie DD 836**, San Diego, 9/4-7, Stan Baggett, (619) 426-5138, sibag66691@cox.net; **Henley DD 762**, Bay City, MI, 9/4-7, Frank Fabro, (949) 362-0146, fppaway@yahoo.com; **Johnston DD 821**, San Antonio, 5/19-22, George Sites, (614) 946-1203, george.sites@gmail.com; **Manatee AO 58**, Corpus Christi, TX, 5/1-4, Jack White, (361) 945-6653, synoiman@grandecom.net; **Patrol Sqn 42**, Pensacola, FL, 4/11-13, Larry Hess, (239) 898-8377, flatspilots@comcast.net; **Randolph CVA/CVS 15, Terror CM 5 & Sqdns**, Newport News, VA, 9/21-28, Sal Rizzo, (321) 454-2344, kennmedelcv15@gmail.com; **Richard E. Kraus DD 849**, Jacksonville, FL, 3/30-4/3, Robert Simon, (843) 734-1041, simond849@yahoo.com; **Thomas E. Fraser DM 24**, Myrtle Beach, SC, 5/19-21, Rodney Tourville, (931) 434-1689, rodcartour@charter.net; **Vreeland DE/FF 1068**, San Diego, 9/18-21, Mark Smith, (817) 454-5051, mlsmith100000@aol.com; **Waldron DD 699**, Tampa, FL, 10/22-26, Michael Montalbano, (813) 977-9652, mike.montalbano@yahoo.com; **Yarnall DD 541**, Memphis, TN, 6/24-26, Noah Mathias, (513) 922-7454, nmathias@fuse.net

IN SEARCH OF

1st 69th Armd Div HQ Co AVLB Plt (Pleiku, Vietnam), Tony DiBaldo, (610) 459-9483

3rd Bn 21st Inf (Da Nang, Vietnam, 1972), Donald MacTaggart, (864) 227-0902, mactadaddy2000200@yahoo.com

9th Log Cmd (Korat, Thailand, Aug 1962-Feb 1963), Leroy Peterson, (520) 610-2420, leloydga15@yahoo.com

49th Ftr Sqn Assn – 49th Pursuit Sqn to 49th Ftr Tng Sqn (1941-2014), John Jannazzo, (850) 974-4459, jannazzo@aol.com

62nd FMS (McChord AFB, 1965), Stanley Lewis, (304) 389-9725, stan45@suddenlink.net

87th AAA D Btry, 97th AAA Grp Baseball Teams (Okinawa, 1952-1953), "Brud" Coombs, (845) 264-5067, bsecoach@comcast.net

97th Trans Co (Laleu, France, 1955-1956), Ralph Owen, (856) 228-1011, re0@kilowen.com

131st Avn Co 212th Cbt Avn Bde (Phu Bai & Da Nang, Vietnam, 1965-1972), Paul Jacobsen, (763) 493-2428, pej@reagan.com

192nd Sig Repair Co (Hanau Sig Depot, Hanau, Germany, 1947-1948), Albert Dorcas, agofta@comcast.net

205th Support Bn (Minnesota, 1963-1991), Harry Stewart, (612) 805-5688, stewncrew4@msn.com

502nd Avn Co 2nd Armd Div (Fort Hood, TX, 1958-1960), R. Boehmke, (352) 873-9697, rboehmke@aol.com

534th Trans Co (Vietnam, 1966-1967), Gerald Pyscher, (989) 297-1122, gpysscher@yahoo.com

TAPS

Ernest B. Montrond, Dept. of Massachusetts

Dept. Cmdr. 1973-1974, Nat'l Exec. Cmte. Alt. Memb. 1975-1979, Nat'l Foreign Relations Cncl. Vice Chmn. 1995-2013, Nat'l Sec. Cncl. Vice Chmn. 1979-1990 and Nat'l Veterans Affairs & Rehab. Cncl. Memb. 2013.

Robert A. Owen, Dept. of Maine. Dept. Cmdr.

1986-1987, Nat'l Distinguished Guests Cmte. Vice Chmn. 1982-1985, Nat'l Exec. Cmte. Memb. 1998-2012, Nat'l Finance Cmns. Liaison Cmte. Memb. 2000-2001, Nat'l Legis. Cncl. Memb. 2001-2013, Nat'l Public Relations Cmns. Liaison Cmte. Memb. 1998-1999, Nat'l Resolutions Subcmte. Memb. 2003-2012, Nat'l Veterans Affairs & Rehab. Cmns. Memb. 2012-2013, Nat'l Veterans Affairs & Rehab. Cmns. Liaison Cmte. Memb. 1999-2000, 2001-2003 and 2010-2012, Nat'l Veterans Affairs & Rehab. Cmns. Liaison Cmte. Chmn. 2003-2010, Nat'l Veterans Affairs & Rehab. Cmns. Region 1 Memb. 1986-1998 and Nat'l Veterans Planning & Coordinating Cmte. Memb. 2003-2010.

Moises David Santillanes, Dept. of New Mexico. Nat'l Distinguished Guests Cmte. Memb. 1956-1959.

Milo "Mike" N. Trout, Dept. of Washington.

Dept. Cmdr. 1988-1989, Nat'l Foreign Relations Cncl. Vice Chmn. 1986-1991 and Nat'l Mbrshp. & Post Activ. Cmte. Memb. 1951-1952.

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To find out what to do before, during and after an emergency, visit www.legion.org/emergency/brochures and download the NEF brochures.

*An elephant never forgets.
But what does it have to remember?*

A DINER wanted to ask his waitress out on a date, but he couldn't get her attention. When he did manage to catch her eye, she quickly looked away.

Finally, he followed her into the kitchen and blurted out his invitation. To his surprise, she readily accepted.

"So why were you avoiding me?" he asked the waitress. "You wouldn't even make eye contact."

"I thought you wanted more coffee."

A PATIENT complained to his doctor, "I've been to three other physicians, and none of them agreed with your diagnosis."

The doctor calmly replied, "Just wait until the autopsy. Then we'll see who was right."

A WOMAN walked into the kitchen and saw her husband stalking around with a fly swatter.

"Any luck?" she asked.

"Yes," he said. "Three males and two females."

"How can you tell them apart?"

"Easy. Three were on that beer can and two were on the phone."

LOST: Small gray-and-white cat.
Answers to electric can opener.

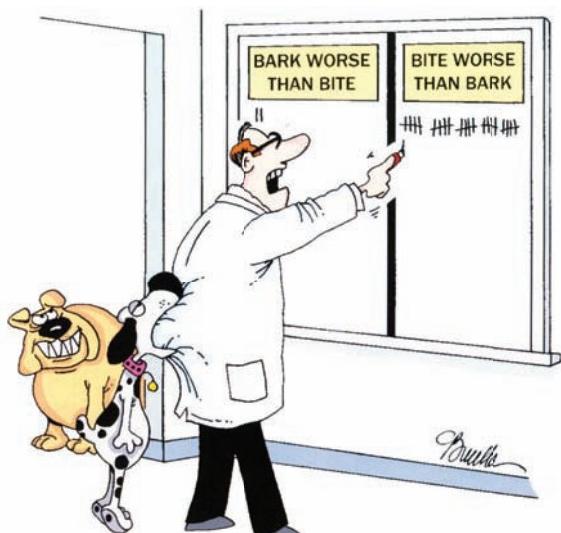
MY UNCLE is a holy roller. He's the one who mixes up the numbers for bingo.



"I'm recommending a tax hike. Hike deep into the woods where the IRS will never find you!"



"And I said, 'As a matter of fact, I do have a bowling ball in my bag.'"



"Next!"

A LITTLE GIRL was diligently pounding away at her grandfather's old typewriter. She told him she was writing a story.

"What's the story about?" he asked.

"I don't know. I can't read."

THE BEST THINGS in life are free ... or have no interest or payments for one full year.

A WOMAN lamented to a group of close friends, "Believe it or not, I'm approaching 30."

"From which direction?" one of them asked.

"THE GOVERNMENT will temporarily reopen until Jan. 15 with the debt ceiling raised until Feb. 7, and then we'll do this over again. Why do we have a debt ceiling? Why can't we get rid of the debt ceiling, have a convertible government and feel the wind in our national hair?" — Jimmy Kimmel



DEFECTIVE HIP REPLACEMENT

We have learned that from studies past, present and ongoing that certain hip replacements made by the following companies and the following identified types have been recalled or are subject to pending national litigation. The hip replacement devices of concern are the following:

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- M2A Magnum

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- Rejuvenate and ABG II

If you or a family member have had one or both hips replaced since **2002**, and do not know the name of the manufacturer of your hip prosthesis or replacement device, but are having problems from pain, mobility or other concerns, then you may be entitled to compensation for the defective hip replacement device. The Branch Law Firm, a nationally known law firm, is handling these type cases and specifically representing clients on a national basis regarding the following hip devices: **Depuy ASR, Depuy Pinnacle, Zimmer Durom, Wright, Biomet M2A Magnum and Stryker Rejuvenate and ABG II**. Call for a confidential interview, **1-800-828-4529** or **1-800-243-3545** and visit our website at www.branchlawfirm.com.

Turner W. Branch, a principal and senior partner of the Branch Law Firm, retired as a 1st Lieutenant in the United States Marine Corps in 1968. He served on active duty in Camp Pendleton, California and at the Marine Corps Air Facility (MCAF) in Santa Ana, California. While at Camp Pendleton he served with the Second Battalion, Fifth Marines, First Marine Division (FMF) USMC.

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MATCH MADE IN THE MILITARY

Now that USAA has an alliance with The American Legion to help meet veterans' financial needs, Harlan, Mark and Tommy are eager to spread the word.

"It's a perfect fit because these two organizations share the same military mind-set. People in The American Legion know how to make decisions and get things done," says Mark. "USAA employs a lot of veterans as well, and it comes across in their knowledge of the military community and the way they really care about their members."

"A lot of Legion members still aren't aware, but they need to know that they have these services available to them," Harlan adds.

A LIVING LEGACY

As they flip through old photos of themselves in uniform, the three men reflect on how, decades later, their time in the military still benefits them and their families. There are the intangible service-minded values that ripple through generations, but there are also concrete advantages to be passed

down — like access to a higher standard of financial services.

Harlan is thankful that, because he's a USAA member, his four children are eligible as well. Mark's two sons — now in law school and medical school — are already members. Tommy's stepson also qualifies.

"It's about leaving a legacy — doing something good that will last longer than you do," says Tommy. "Both The American Legion and USAA allow us to do that."

Like members of a family, the military, The American Legion and USAA are stronger together.



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